Oracle Banking Digital Experience

Wallets User Manual
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ORACLE®

Wallets User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

1.3 Access to OFSS Support

https://support.us.oracle.com

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction

The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 15.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
✕	Pre integrated Host interface not available.

Transaction Name	FLEXCUBE UBS	Third Party Host System
Account Details	✓	★
Account Summary	✓	★
Account Activity	✓	★
Register Biller	✓	★
Pay Bill	✓	★
Delete Biller	NH	NH
Business User - Electronic Payments Interface	✓	★
Linked Account Setup	✓	★
Move Money In (To Linked Accounts)	✓	★
Move Money Out (To Linked Accounts)	✓	★
Own Account Transfer	✓	★
Internal Transfer	✓	★
Domestic Transfer	✓	★
Domestic Transfers - UK Payments	✕	★
SEPA Credit	✓	★
International Account Transfer	✓	★

Transaction Name	FLEXCUBE UBS	Third Party Host System
Beneficiary Maintenance	✓	★
View Pending Transfers	✓	★
Applications	✓	★
Mailbox	NH	NH
Manage Profile	NH	NH
Notifications	NH	NH
Reminders	NH	NH
Account Closure	NH	NH
Alert Registration	×	★
Force Change Password	NH	NH
Session Summary	NH	NH

3. Account Inquiries

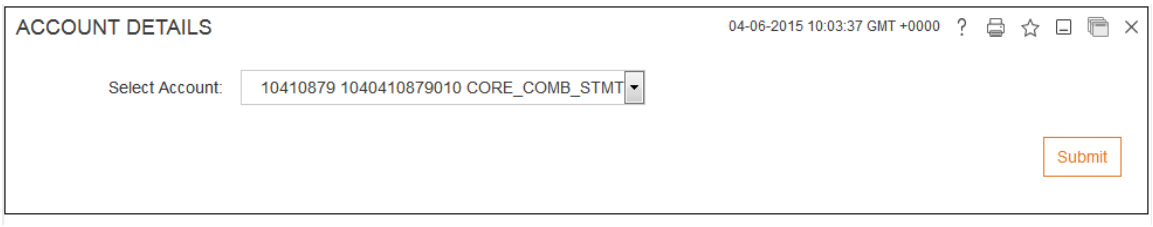
3.1 Account Details

Using this option, you can view important details of a selected Current or Savings account. Account details include account name, product details, and interest rate details.

To view account details

1. From the **Accounts** menu, select **Savings and Current Accounts**, and then select **Account Details**.
The **Account Details** screen appears.

Account Details - Account Selection

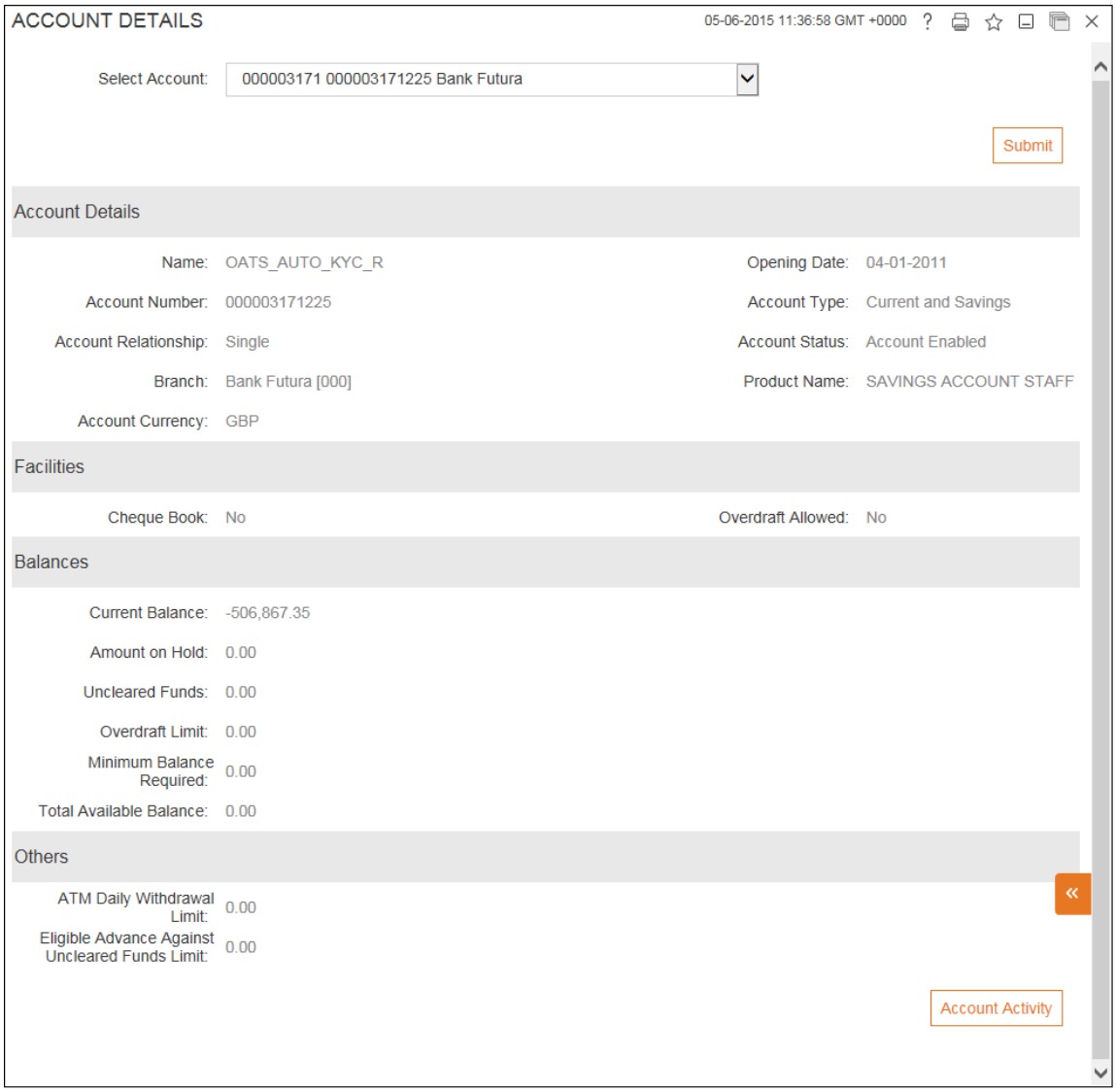


Field Description

Field Name	Description
Select Account	[Mandatory, Drop-Down] Indicates the Current and Savings account for which you want the account details.

2. From the **Select Account** list, select the appropriate option.
3. Click **Submit**.
The account details of the selected account appear in the **Account Details** screen.

Account Details



Field Description

Field Name	Description
Account Details	
Name	[Display] Displays the name of the account holder.
Opening Date	[Display] Displays the account opening date.

Field Name	Description
Account Number	[Display] Displays the account number.
Account Type	[Display] Displays the account type. The account type can be current and savings, term deposit and loan.
Account Relationship	[Display] Displays the account relationship of an account holder with the account.
Account Status	[Display] Displays the status of the account.
Branch	[Display] Displays the branch number of the bank in which the account is present.
Product Name	[Display] Displays the product name associated with the account.
Account Currency	[Display] Displays the base currency of the account.
Facilities	
Cheque Book	[Display] Displays whether the cheque book facility is provided to the account holder or not.
Overdraft Allowed	[Display] Displays whether the overdraft facility is provided to the account holder or not.
Balances	
Current Balance	[Display] Displays the current balance in the account.
Amount on Hold	[Display] Displays the earmarked amount or the amount on hold in the account.

Field Name	Description
Uncleared Funds	[Display] Displays the un-cleared funds pertaining to the cheques and the clearing related to the account.
Overdraft Limit	[Display] Displays the overdraft amount limit available for the account.
Available Balance	[Display] Displays the available balance in the account.
Minimum Balance Required	[Display] Displays the minimum balance to be maintained in the account.
Net Available Balance for Withdrawal	[Display] Displays the maximum current balance a customer can withdraw from the account.
Others	
ATM Daily Withdrawal Limit	[Display] Displays the maximum amount that the account holder can withdraw per day.
Eligible Advance Against Uncleared Funds Limit	[Display] Displays the amount of eligible advance against the un cleared funds.

4. Click **Account Activity**.
The **Account Activity** screen appears.

3.2 Account Summary

Using this option, you can view a summary of all accounts that are available for your Customer IDs in the application.

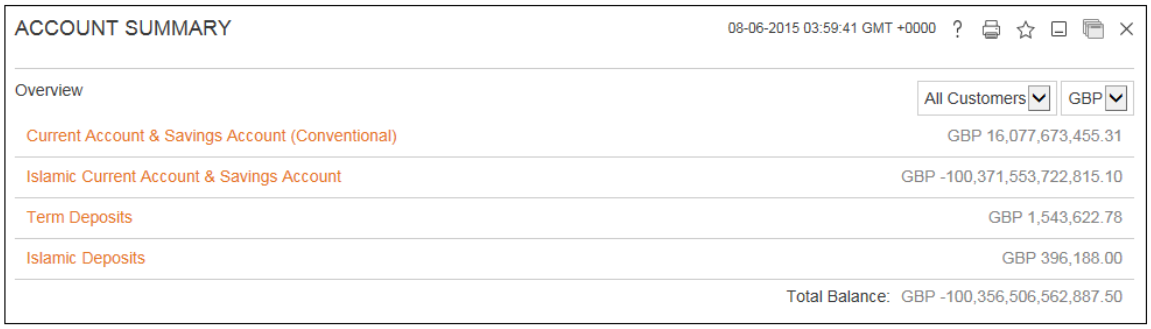
You can view the total account balance for each account type in your base currency, the grand total balance of all account types. You can also view these details in different currencies that are available for you in the application.

You can view the account summary of a selected account for a selected account type.

To view account summary

1. From the **Accounts** menu, select **Overall View**, and then select **Account Summary**.
The **Account Summary** screen appears.

Account Summary



Field Description

Field Name	Description
Choice of Customers	[Mandatory, Drop-Down] Indicates your Customer IDs in the application.
View Equivalent Balance in Currency	[Mandatory, Drop-Down] Indicates the currencies available for you in the application.
Account Type	[Display, Hyperlink] Displays your account types in the application. Displays the link to view the account summary for the account type.
Current Balance	[Display] Displays the consolidated equivalent balance of all accounts for each account type along with the selected currency.
Total Balance	[Display] Displays the total equivalent balance of all accounts for each account type along with the selected currency.

2. From the **Choice of Customers** list, select the appropriate option.
3. From the **View Equivalent Balance in Currency** list, select the appropriate option.
   The account summary for the selected Customer ID and currency appears.
4. Click the required **Account Type** link.
   The account summary for the account type appears.

Account Summary

ACCOUNT SUMMARY
08-06-2015 09:09:52 GMT +0000
Current Account & Savings Account (Conventional)
All Customers
GBP
000003171225
Bank Futura/000003171/000003171225
GBP -506,867.35
Total Available Balance: GBP -497,065.35
Make A Payment
Make A Transfer
Request Cheque Book | Manage Alerts | Statement Download | Adhoc Statement
000003171258
Bank Futura/000003171/000003171258
GBP 3,802.83
Total Available Balance: GBP 3,734.83
Make A Payment
Make A Transfer
Request Cheque Book | Manage Alerts | Statement Download | Adhoc Statement
000003171305
Bank Futura/000003171/000003171305
USD 731,070.06
Equivalent: GBP 490,651.09
Total Available Balance: USD 730,757.42
Make A Payment
Make A Transfer
Request Cheque Book | Manage Alerts | Statement Download | Adhoc Statement
000003171360
Bank Futura/000003171/000003171360
GBP 0.00
Total Available Balance: GBP 111.00
Make A Payment
Make A Transfer
Request Cheque Book | Manage Alerts | Statement Download | Adhoc Statement
TDG003171013
BANK FOR TD/000003171/TDG003171013
GBP 8,402,238.35
Total Available Balance: GBP 8,402,238.35
Make A Payment
Make A Transfer
Request Cheque Book | Manage Alerts | Statement Download | Adhoc Statement
TDG003171024
BANK FOR TD/000003171/TDG003171024
GBP 5,270,023.79
Total Available Balance: GBP 5,270,023.79
Make A Payment
Make A Transfer
Request Cheque Book | Manage Alerts | Statement Download | Adhoc Statement
TDG003171170
BANK FOR TD/000003171/TDG003171170
GBP 740.00
Total Available Balance: GBP 740.00
Make A Payment
Make A Transfer
Request Cheque Book | Manage Alerts | Statement Download | Adhoc Statement
TDG003171308
BANK FOR TD/000003171/TDG003171308
GBP 0.00
Total Available Balance: GBP 0.00
Make A Payment
Make A Transfer
Request Cheque Book | Manage Alerts | Statement Download | Adhoc Statement
Total Balance: GBP 685,326,850.37

Column Description

Column Name	Description
Account Type	[Mandatory, Drop-Down] Indicates your account types in the application.
Choice of Customers	[Mandatory, Drop-Down] Indicates your Customer IDs in the application.
View Equivalent Balance in Currency	[Mandatory, Drop-Down] Indicates the currencies available for you in the application.
Account Nickname	[Mandatory, Alphanumeric, 30] Indicates the nickname of the account.

The fields mentioned below appear according to the account type.

Account Number	[Display] Displays the account number.
Current Balance	[Display] Displays the current balance of the account along with account currency.
Equivalent	[Display] Displays the equivalent balance in the selected currency for the account.
Available	[Display] Displays the available balance in the account currency for the account.
Total Balance	[Display] Displays the total equivalent balance of all accounts along with the selected currency.
Principal Balance	[Display] Displays principal balance of the deposit account along with account currency.
Maturity Amount	[Display] Displays maturity amount of the deposit account along with account currency.
Maturity Date	[Display] Displays maturity date of the deposit account.

Column Name	Description
Card Number	[Display] Displays the credit card number.
Utilized Amount	[Display] Displays the utilized amount of the credit card along with card currency.
Available Credit Limit	[Display] Displays the available credit limit of the credit card along with card currency.
Loan Outstanding Balance	[Display] Displays balance loan amount along with loan account currency.
Financing Account Number	[Display] Displays the financing account number.
Finance Balance	[Display] Displays balance financing amount along with financing account currency.
Goal Description	[Display] Displays the goal name.
Goal Balance	[Display] Displays the balance goal amount along with goal account currency.
Target Amount	[Display] Displays the target goal amount along with goal account currency.
Target Date	[Display] Displays the date of completion of the goal.
Unit Holder Name	[Display] Displays the unit holder name for the mutual fund,
Customer Id	[Display] Displays the Customer ID of the unit holder of the mutual fund.
Instrument Type	[Display] Displays the name of financial instrument type.

Column Name	Description
Equivalent	[Display] Displays the current value of the investment product in the selected currency which is used to calculate the equivalent balance.
Investment	[Display] Displays the description of the investment product.
Total Investments in equivalent currency	[Display] Displays the total of all the investment products under wealth management in the selected currency which is used to calculate the equivalent balance.
Account Number	[Hyperlink] Displays the link to view account activity of the selected account.
Request Cheque Book	[Hyperlink] Displays the link to view the Cheque Book Request transaction for the selected account.
Stop Cheque Payment	[Hyperlink] Displays the link to view the Stop Cheque transaction for the selected account.
Manage Alerts	[Hyperlink] Displays the link to view the Manage Alerts transaction for the selected account.
Statement Download	[Hyperlink] Displays the link to view the Account Statement transaction for the selected account.
Adhoc Statement	[Hyperlink] Displays the link to view the Ad hoc Statement Request transaction for the selected account.
Debit Card Details	[Hyperlink] Displays the link to view details of the debit card mapped to the selected account.
Card Number	[Hyperlink] Displays the link to view details of the credit card mapped to the selected account.
Hotlist Card	[Hyperlink] Displays the link to hotlist the credit card mapped to the selected account.

Column Name	Description
Repayment Inquiry	[Hyperlink] Displays the link to view repayment details mapped to the selected loan account.
Loan Schedule	[Hyperlink] Displays the link to view loan schedule mapped to the selected loan account.
Request Top-Up	[Hyperlink] Displays the link to request top up amount for the selected loan account.
Financing Schedule	[Hyperlink] Displays the link to view financing schedule mapped to the selected Islamic Financing account.
Goal Name	[Hyperlink] Displays the link to view goal details mapped to the selected goal account.
Unit Holder	[Hyperlink] Displays the link to view the mutual fund portfolio mapped to the selected account.
Switch Funds	[Hyperlink] Displays the link to switch mutual funds mapped to the selected account.
View Fund Activity	[Hyperlink] Displays the link to view the mutual fund activity mapped to the selected account.
View Dividend Info	[Hyperlink] Displays the link to view the dividend information of the mutual funds mapped to the selected account.
Fixed Income Securities	[Hyperlink] Displays the link to view the summary of fixed income securities mapped to the selected account.
Shares	[Hyperlink] Displays the link to view the summary of shares mapped to the selected account.
Options (Long Positions)	[Hyperlink] Displays the link to view the summary of options (long positions) mapped to the selected account.

5. Click the required **Account Type** link.
   The account summary for the account type appears.
6. From the **Choice of Customers** list, select the appropriate option.
7. From the **View Equivalent Balance in Currency** list, select the appropriate option.
   The account summary for the selected Customer ID and currency appears.
8. Click in the required **Account Nickname** field.
   a. In the required **Account Nickname** field, enter the new nickname of the account.
   b. Click **Save** to save the changes to the account nickname.
      OR
      Click **Cancel** to discard the changes to the account nickname.
9. Click any link to view the relevant details.
10. Click **Make a Payment** to view the screen to make bill payments with the selected account.
11. Click **Make a Transfer** to view the screen to make an internal transfer of funds with the selected account.
12. Click **Amend Deposit to** view the screen to amend the selected deposit account**.**
13. Click **Redeem Deposit to** view the screen to redeem the selected deposit account**.**
14. Click **Pay Due Bill** to view the screen to pay the bill of the selected credit card.
15. Click **Make a Settlement to** view the screen to make a settlement for the selected loan account**.**
16. Click **Fund Now** view the screen to transfer funds to the goal account.
17. Click **Buy More** to view the screen to buy mutual funds for the selected unit holder.
18. Click **Redeem Funds** to view the screen to redeem mutual funds for the selected unit holder.

3.3 Account Activity

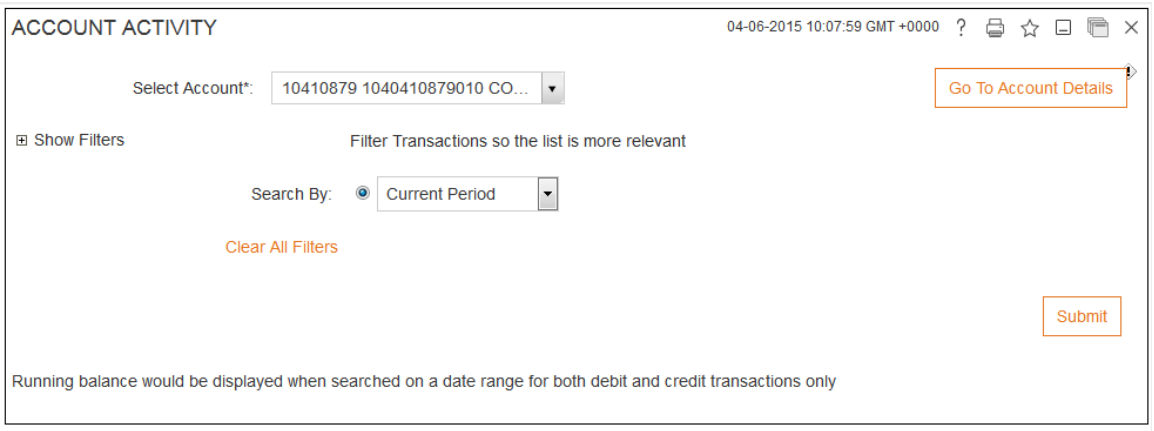
Using this option, you can view the account activity of all your current and savings accounts in the application.

You can search the account activity based on period, transaction date, and amount or cheque range. You can also download the account activity for a selected account in different file formats.

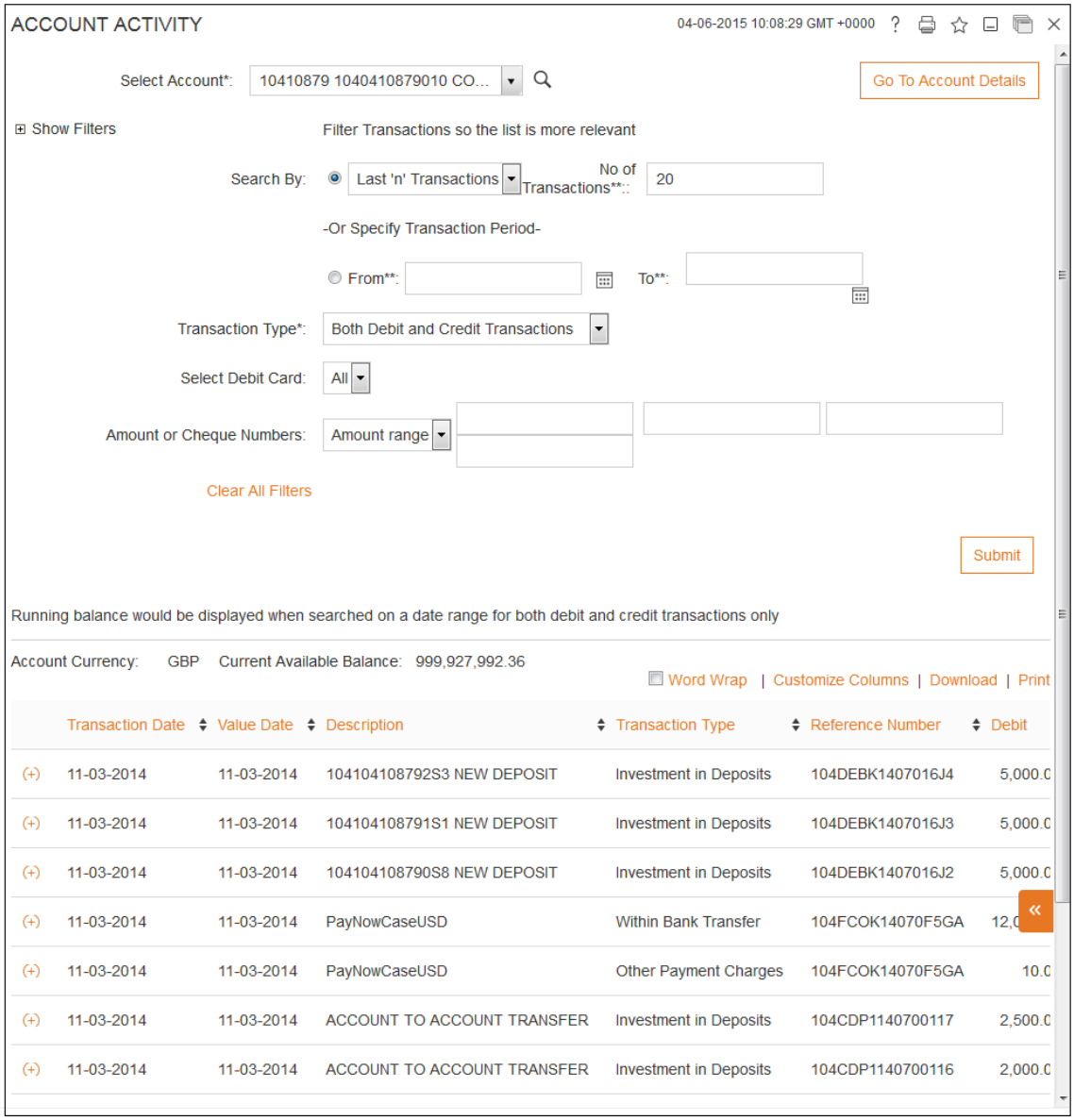
To view account activity

1. From the **Accounts** menu, select **Savings and Current Accounts**, and then select **Account Activity**.
   The **Account Activity** screen appears.

Account Activity


ACCOUNT ACTIVITY
04-06-2015 10:07:59 GMT +0000
Select Account*:
10410879 1040410879010 CO...
Go To Account Details
Show Filters
Filter Transactions so the list is more relevant
Search By:
Current Period
Clear All Filters
Submit
Running balance would be displayed when searched on a date range for both debit and credit transactions only

Account Activity – Search Criteria


ACCOUNT ACTIVITY
04-06-2015 10:08:29 GMT +0000
Select Account*:
10410879 1040410879010 CO...
Go To Account Details
Show Filters
Filter Transactions so the list is more relevant
Search By:
Last 'n' Transactions
No of Transactions**::
20
-Or Specify Transaction Period-
From**:
To**:
Transaction Type*:
Both Debit and Credit Transactions
Select Debit Card:
All
Amount or Cheque Numbers:
Amount range
Clear All Filters
Submit
Running balance would be displayed when searched on a date range for both debit and credit transactions only
Account Currency: GBP Current Available Balance: 999,927,992.36
Word Wrap | Customize Columns | Download | Print
Transaction Date | Value Date | Description | Transaction Type | Reference Number | Debit
(+) 11-03-2014 11-03-2014 104104108792S3 NEW DEPOSIT Investment in Deposits 104DEBK1407016J4 5,000.0
(+) 11-03-2014 11-03-2014 104104108791S1 NEW DEPOSIT Investment in Deposits 104DEBK1407016J3 5,000.0
(+) 11-03-2014 11-03-2014 104104108790S8 NEW DEPOSIT Investment in Deposits 104DEBK1407016J2 5,000.0
(+) 11-03-2014 11-03-2014 PayNowCaseUSD Within Bank Transfer 104FCOK14070F5GA 12,0
(+) 11-03-2014 11-03-2014 PayNowCaseUSD Other Payment Charges 104FCOK14070F5GA 10.0
(+) 11-03-2014 11-03-2014 ACCOUNT TO ACCOUNT TRANSFER Investment in Deposits 104CDP1140700117 2,500.0
(+) 11-03-2014 11-03-2014 ACCOUNT TO ACCOUNT TRANSFER Investment in Deposits 104CDP1140700116 2,000.0

Field Description

Field Name	Description
Select Account	[Mandatory, Drop-Down] Indicates your current and savings accounts for which you want to view the account activity.

It is mandatory to select either **Search By** or **Specify Transaction Period** option.

Field Name	Description
Search By	[Optional, Option, Drop-Down] Indicates the available search criteria for account activity. The options are: • Current Period • Previous Period • Today's Transaction • Yesterday's Transactions • Last 'n' Days • Previous Fortnight • Previous Month • Previous Quarter • Previous 6 Months • Last 'n' Transactions To enable this field, select the **Search By** option.
Specify Transaction Period	[Optional, Option] Indicates that you want to search account activity within specific transaction period.
From	[Conditional, Pick List] Indicates the start date of the period used to search account activity. To enable this field, select the **Specify Transaction Period** option.
To	[Conditional, Pick List] Indicates the end date of the period used to search account activity. To enable this field, select the **Specify Transaction Period** option.
No of Transactions	[Conditional, Numeric, 15] Indicates the number of transactions for which you want to view the account activity. This field appears if you select the **Last 'n' Transactions** option from the **Search By** list.

Field Name	Description
No of Days	[Conditional, Numeric, 15] Indicates the number of days for which you want to view the account activity. This field appears if you select the **Last 'n' Days** option from the **Search By** list.
Transaction Type	[Mandatory, Drop-Down] Indicates the available transaction types for the account activity.
Select Debit Card	[Conditional, Drop- Down] Indicates the debit card to the selected account number. This field appears if you select the **ATM and POS Purchase Transaction** option from the **Transaction Type** list.
Amount or Cheque Numbers	[Optional, Drop- Down] Indicates the amount range or cheque range for the account activity. The options are: • Amount Range • Cheque Range
From Amount	[Optional, Numeric, 15] Indicates the start amount of the amount range for the account activity.
To Amount	[Optional, Numeric, 15] Indicates the end amount of the amount range for the account activity.
From Cheque Number	[Optional, Alphanumeric, 15] Indicates the start of the cheque range for the account activity.
To Cheque Number	[Optional, Alphanumeric, 15] Indicates the end of the cheque range for the account activity.
Description or Reference No.	[Optional, Alphanumeric, 15] Indicates the narrative or transaction reference number for the account activity.

2. From the **Select Account** list, select the appropriate option
3. Click **Go to Account Details**.
   The **Account Details** screen appears.
   OR
   Click **Show Filters**.
   The search criteria available for account activity appear.

4. Select the required option to search account activity.
For example, select the **Search by** option and from the **Search by** list, select the appropriate option.

   a. If you select the **Last 'n' Days** option:

      i. In the **No of Days** field, enter the number of days for which you want to view the account activity.

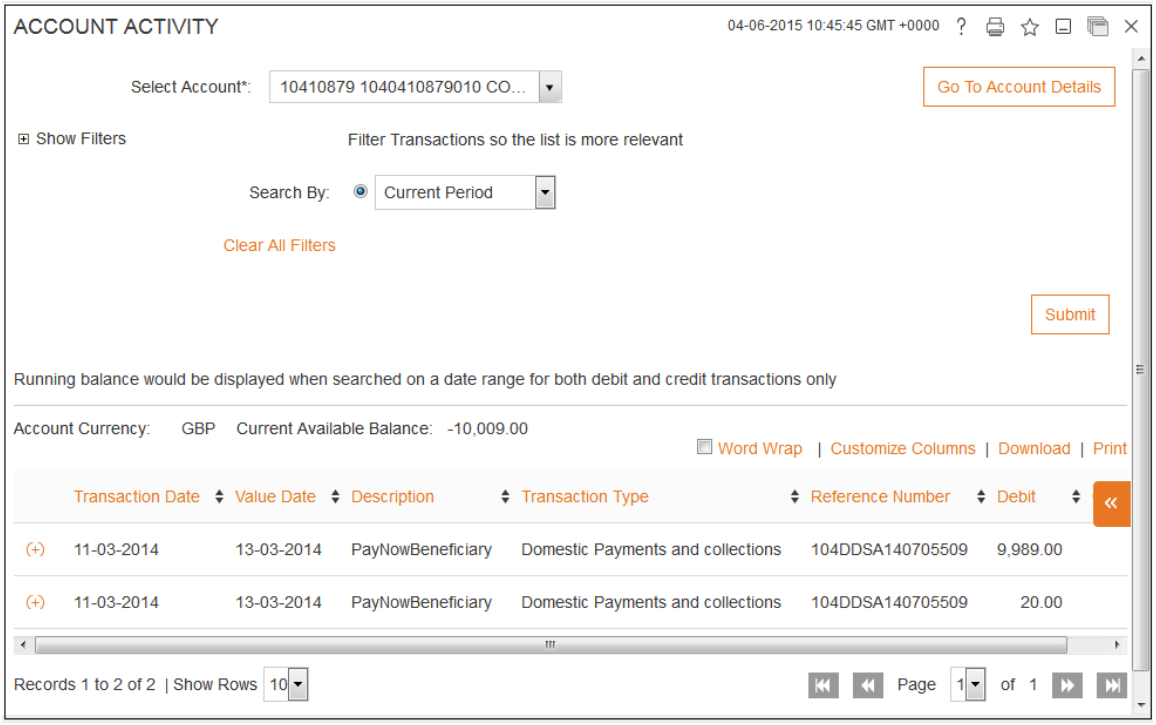
5. From the **Transaction Type** list, select the appropriate option.

   b. If you select the **ATM and POS Purchase Transaction** option:

      i. From the **Select Debit Card** list, select the appropriate option.

6. Click **Submit**.
The **Account Activity** screen appears with the search result.
OR
Click **Clear All Filters** to remove all search criteria for account activity.

Account Activity – Search Result


ACCOUNT ACTIVITY
04-06-2015 10:45:45 GMT +0000
Select Account*:
10410879 1040410879010 CO...
Go To Account Details
Show Filters
Filter Transactions so the list is more relevant
Search By:
Current Period
Clear All Filters
Submit
Running balance would be displayed when searched on a date range for both debit and credit transactions only
Account Currency: GBP Current Available Balance: -10,009.00
Word Wrap | Customize Columns | Download | Print
Transaction Date
Value Date
Description
Transaction Type
Reference Number
Debit
(+) 11-03-2014 13-03-2014 PayNowBeneficiary Domestic Payments and collections 104DDSA140705509 9,989.00
(+) 11-03-2014 13-03-2014 PayNowBeneficiary Domestic Payments and collections 104DDSA140705509 20.00
Records 1 to 2 of 2 | Show Rows 10
Page 1 of 1

Column Description

Column Name	Description
Selected Transaction Period	[Display] Displays the selected transaction period. This field appears if you select the **Specify Transaction Period** option and search account activity within specific transaction period.
Opening Balance	[Display] Displays the opening balance of the account prior to the first transaction.
Closing Balance	[Display] Displays the closing balance of the account after the last transaction.
Transaction Date	[Display] Displays the date on which the transaction was processed.
Value Date	[Display] Displays the value date of the transaction.
Description	[Display] Displays the short description for the transaction.
Transaction Type	[Display] Displays the type of transaction.
Debit Card Number	[Display] Displays the debit card number associated with the transaction. This field appears if you select the **ATM and POS Purchase Transaction** option from the **Transaction Type** list.
Debit	[Display] Displays the debit amount of the transaction.
Credit	[Display] Displays the credit amount of the transaction.
Balance	[Display] Displays the running balance of the selected account.

The options mentioned below are applicable for records of transactions in the selected account.

Column Name	Description

To enable the word wrap in the columns, select the **Word Wrap** check box.

Click **Customize Columns** to reorder the columns or select the columns that appear in the transactions list.

Click **Download** to download all or selected columns in the transactions list. You can download the list in PDF, XLS, QIF, OFX and MT940 formats.

Click **Print** to print the transactions list and open the list as a PDF document.

Click to view the first page of the transactions list.

Click to view the previous page of the transactions list.

Click to view the next page of the transactions list.

Click to view the last page of the transactions list.

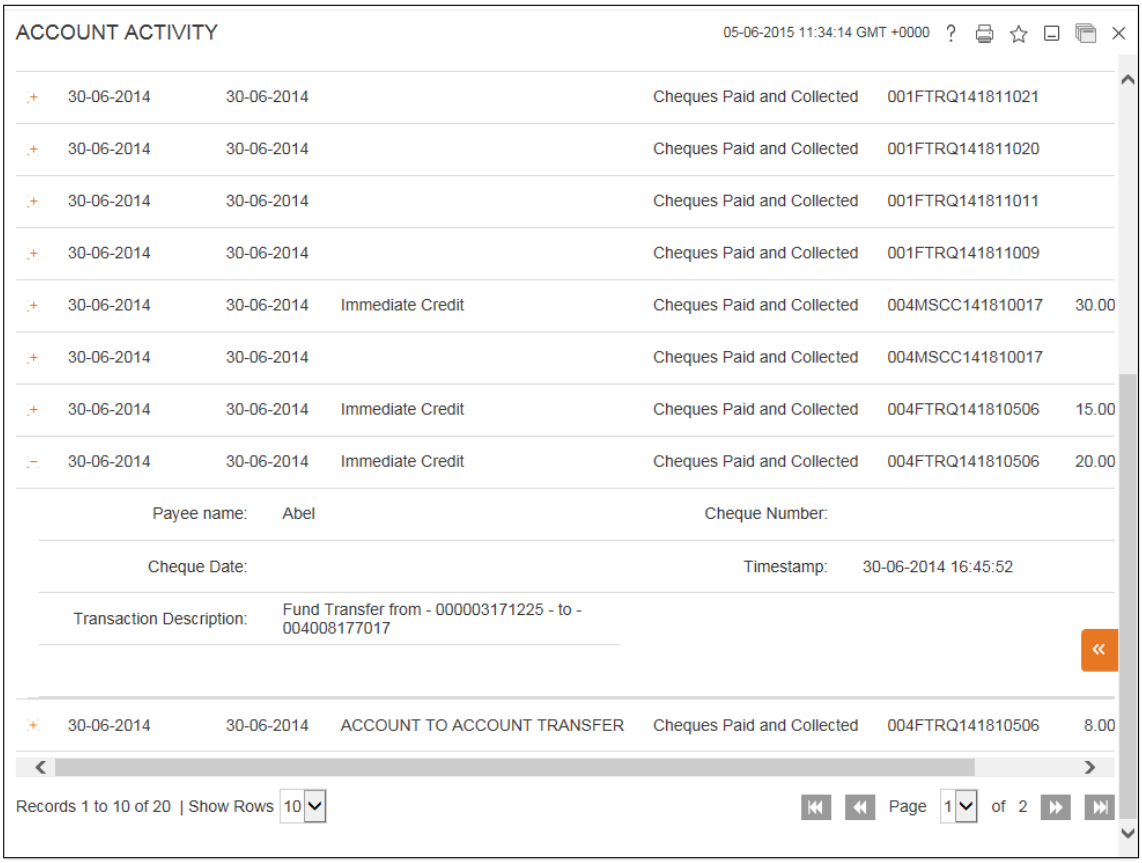
From the **Page** list, select the required page number of the transactions list.

From the **Show Rows** list, select the number of rows to be displayed in the transactions list.

Click next to the required column to sort the records of transactions in ascending or descending order.

7. Click next to the required transaction.
The details of the transaction appear.

Account Activity – Transaction Details


ACCOUNT ACTIVITY
05-06-2015 11:34:14 GMT +0000
30-06-2014 30-06-2014 Cheques Paid and Collected 001FTRQ141811021
30-06-2014 30-06-2014 Cheques Paid and Collected 001FTRQ141811020
30-06-2014 30-06-2014 Cheques Paid and Collected 001FTRQ141811011
30-06-2014 30-06-2014 Cheques Paid and Collected 001FTRQ141811009
30-06-2014 30-06-2014 Immediate Credit Cheques Paid and Collected 004MSCC141810017 30.00
30-06-2014 30-06-2014 Cheques Paid and Collected 004MSCC141810017
30-06-2014 30-06-2014 Immediate Credit Cheques Paid and Collected 004FTRQ141810506 15.00
30-06-2014 30-06-2014 Immediate Credit Cheques Paid and Collected 004FTRQ141810506 20.00
Payee name: Abel
Cheque Number:
Cheque Date:
Timestamp: 30-06-2014 16:45:52
Transaction Description: Fund Transfer from - 000003171225 - to - 004008177017
30-06-2014 30-06-2014 ACCOUNT TO ACCOUNT TRANSFER Cheques Paid and Collected 004FTRQ141810506 8.00
Records 1 to 10 of 20 | Show Rows 10
Page 1 of 2

Column Description

Column Name	Description
Payee Name	[Display] Displays the name of the person to whom the check is paid.
Cheque Number	[Display] Displays the cheque number used in the transaction.
Cheque Date	[Display] Displays the issue date of the cheque used in the transaction.
Timestamp	[Display] Displays the timestamp for the transaction.
Transaction Description	[Display] Displays the brief description of the transaction.

8. Click next to the required transaction to hide the transaction details.

4. Transfer and Payments

4.1 Bill Payments

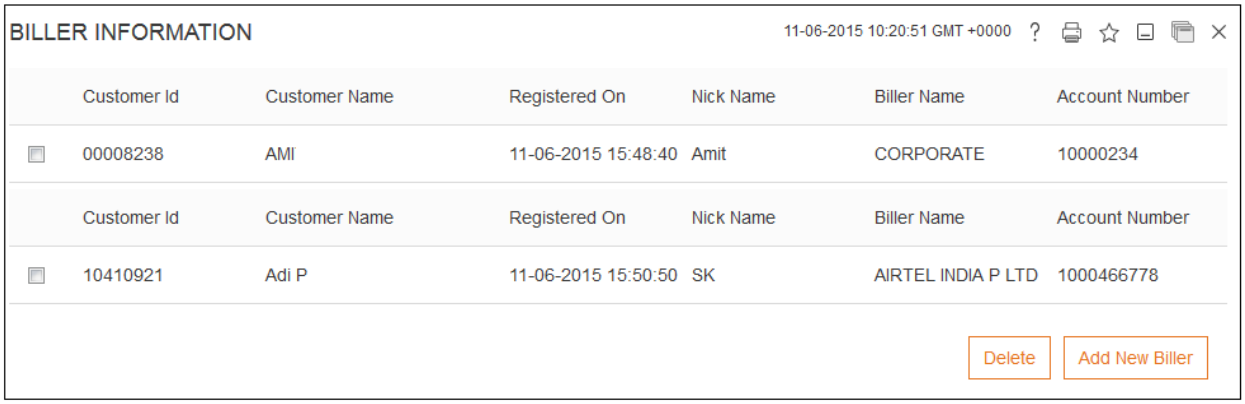
4.1.1 Register Biller

Using this option, you can register more than one account with the same service provider for bill payment. While paying bill, you can select any of the registered billers to whom bill is needed to be paid. Bill can only be paid to the registered billers.

To register a biller

1. From the **Bill Payments** menu, select **Register a Biller.**
The **Biller Information** screen appears.

Biller Information



Field Description

Field Name	Description
Customer Id	[Display] Displays the Id of the customer.
Customer Name	[Display] Displays the name of the customer.
Registered On	[Display] Displays the date and time on which the biller was registered.
Nick Name	[Display] Displays nick name of the customer.
Biller Name	[Display] Displays the biller name.

Field Name	Description
Account Number	[Display] Displays the account number.

2. Click **Add New Biller** to register a new biller.
The **Register Biller** screen appears.

Register Biller

Field Description

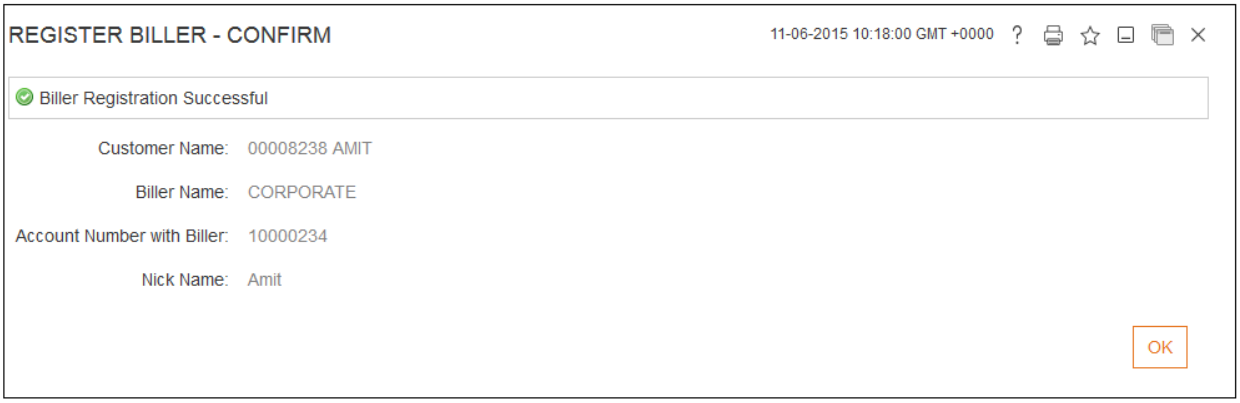
Field Name	Description
Select Customer	[Mandatory, Drop-Down] Indicates the customer.
Select a Biller	[Mandatory, Drop-Down] Indicates the biller.
Account Number with Biller	[Mandatory, Alphanumeric, 20] Indicates the account number or consumer number with the biller.
Nick Name	[Mandatory, Alphanumeric, 20] Indicates the nick name.

3. From the **Select Customer** list, select the appropriate option.
4. From the **Select a Biller** list, select the appropriate option.
5. In the **Account Number with Biller** field, enter the account number.
6. In the **Nick Name** field, enter the nick name of the biller.
7. Click **Submit**.
The **Register Biller - Verify** screen appears.

Register Biller - Verify

8. Click **Confirm**.
The **Register Biller - Confirm** screen with the status message appears.
OR
Click **Change** to navigate to the previous screen.
The **Register Biller** screen appears.

Register Biller – Confirm



9. Click **OK**.
The **Biller Information** screen appears.

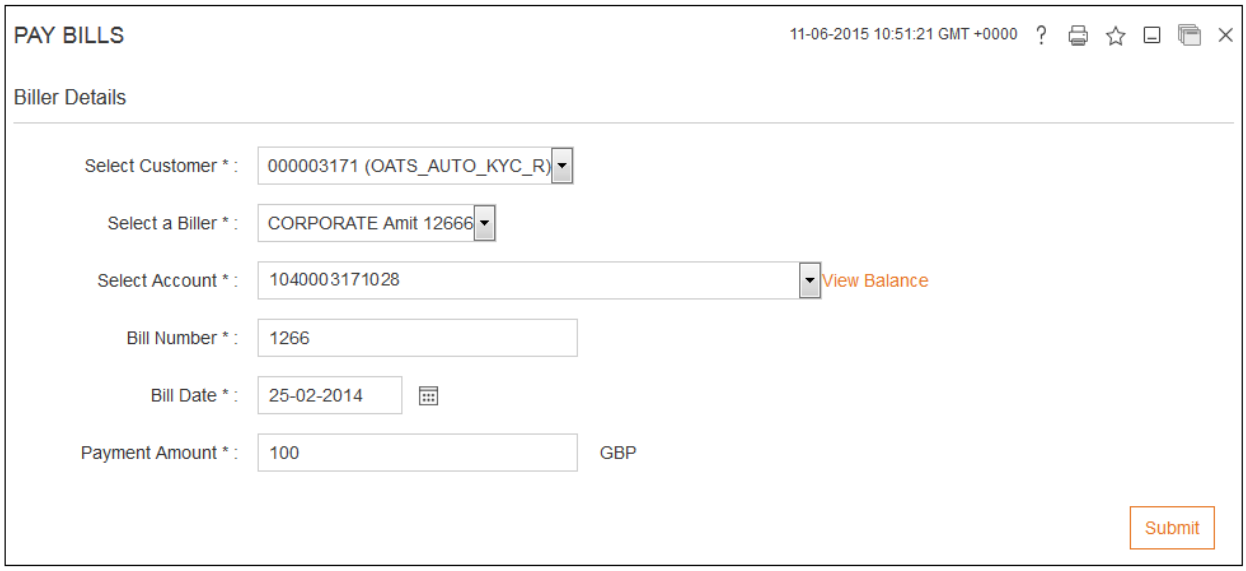
4.1.2 Pay Bills

Using this option the business user can pay the bill to the registered biller. The system will validate the stored biller information for the sufficient funds to pay bill payment amount.

To pay bill

1. Navigate through **Bill Payments** menu, select **Bill Payment.**
The **Pay Bills** screen appears.

Pay Bills



Field Description

Field Name	Description
Select Customer	[Mandatory, Drop-Down] Indicates the customer.
Select a Biller	[Mandatory, Drop-Down] Indicates the biller to which you will pay the bill.
Select Account	[Mandatory, Drop-Down] Indicates the account number. **Note:** The account contains Account Type / Account Nickname + Currency Code + Customer CASA Account Number. If the customer has setup an account nick name it can be used instead of the account type.
Bill Number	[Mandatory, Alphanumeric, 20] Indicates the bill number.
Bill Date	[Mandatory, Pick List] Indicates the bill date.
Payment Amount	[Mandatory, Numeric, 20] Indicates the amount to be paid to the biller.

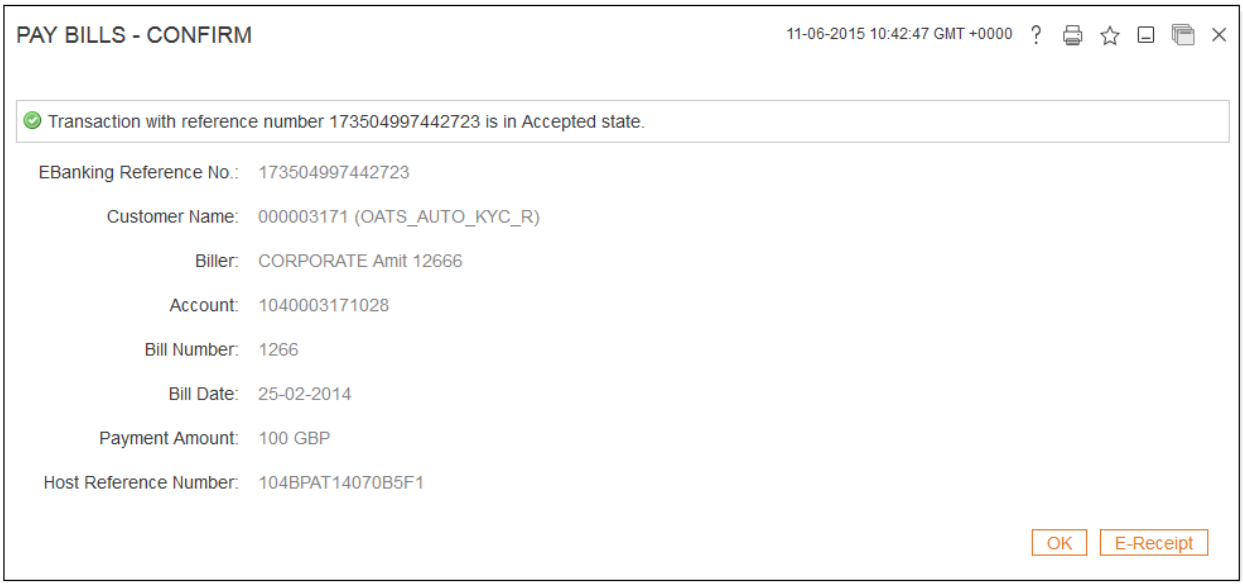
2. From the **Select Customer** list, select the appropriate option.
3. From the **Select a Biller** list, select the appropriate option.

4. From the **Select Account** list, select the appropriate option.
5. In the **Bill Number** field, enter the bill number.
6. In the **Bill Date** field, select the bill date of the transaction.
7. In the **Payment Amount** field, enter the bill amount
8. Click **Submit**.
   The **Pay Bills - Verify** screen appears.

Pay Bills – Verify

9. Click **Confirm**.
The **Pay Bills - Confirm** screen with the status message appears.
OR
Click **Change** to go to the previous screen and edit the entered data.
The **Pay Bills - Verify** screen appears.

Pay Bills – Confirm



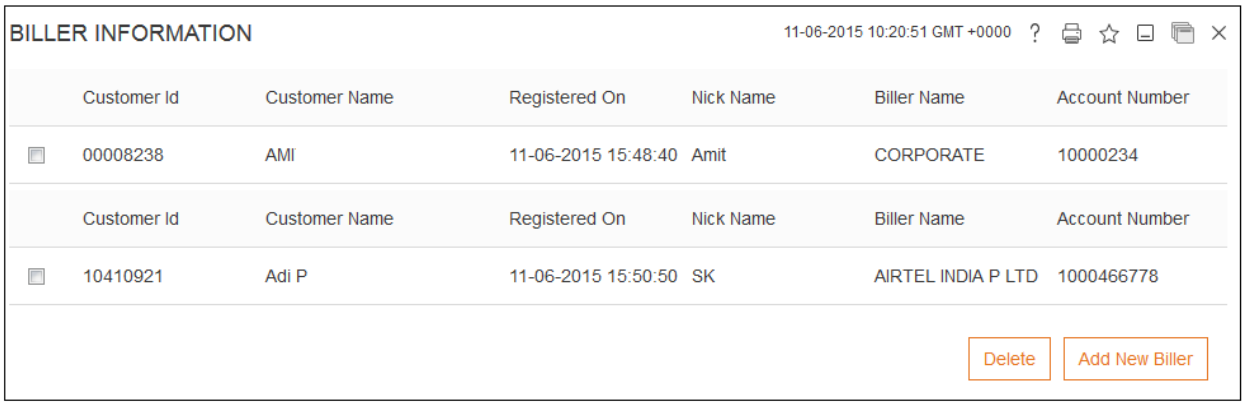
10. Click **OK**.
The **Pay Bills** screen appears.

4.1.3 Delete Biller

Using this option, you can delete a biller available for bill payment.

To delete a biller

Biller Information

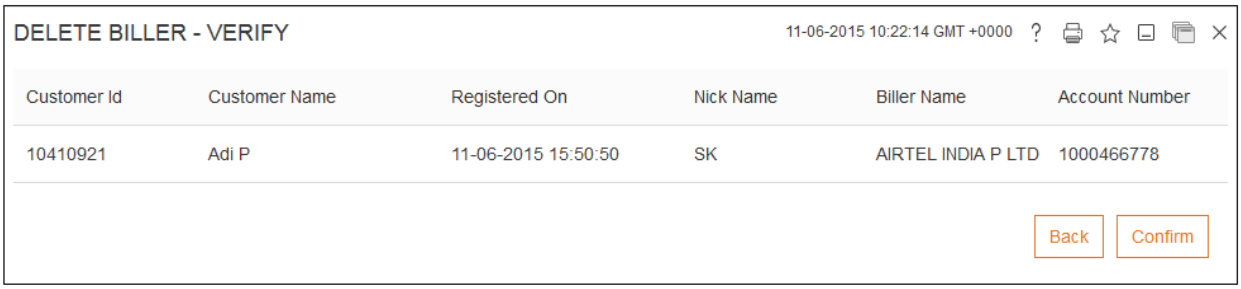


Field Description

Field Name	Description
Customer ID	[Display] Displays the customer id of the customer.
Customer Name	[Display] Displays the name of the customer.
Registered On	[Display] Displays the date and time on which the biller was registered.
Nick Name	[Display] Displays the nick name.
Biller Name	[Display] Displays the biller name.
Account Number	[Display] Displays the account number.

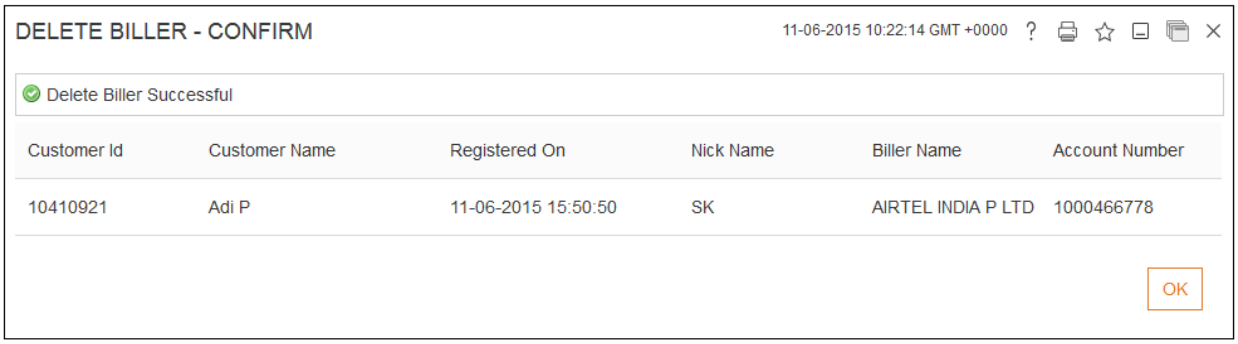
1. Select the check box of the customer to be deleted.
2. Click **Delete** to delete a biller.
   The **Delete Biller Verify** screen appears.

Delete Biller Verify



3. Click **Confirm**.
   The **Delete Biller - Confirm** screen with the status message appears.
   OR
   Click **Back** to go to the previous screen.
   The **Delete Biller** screen appears.

Delete Biller Confirm



4. Click **OK**.
The **Biller Information** screen appears.

4.2 External Payment Interface

4.2.1 Online Merchant Payments

Electronic Payments Interface (EPI) provides the facility of interfacing with the third party.

To perform EPI transactions, a merchant URL will be provided. Merchant can login through this URL using merchant details. After that, he can login to the application using his business user details and can carry out funds transfer.

To perform Internal Transfer transaction through EPI

1. Log on through the Merchant URL.
2. Enter merchant details and click **Submit**.
3. Log on to the application by entering business user details.
The system displays **Payment** screen for internal transfer.

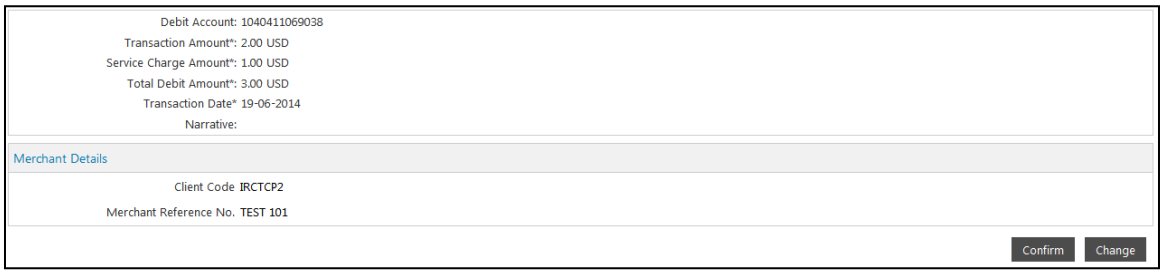
Payment

Field Description

Field Name	Description
Debit Account	[Mandatory, Drop-Down] Indicates the debit account.
Transaction Amount	[Display] Displays the transaction amount.
Service Charge Amount	[Display] Displays the service charge amount to be debited.
Total Debit Amount	[Display] Displays the total debit amount.
Transaction Date	[Display] Displays the transaction date.
Narrative	[Optional, Alphanumeric, 35] Indicates the brief description about the payment.
Merchant Details	
Client Code	[Display] Displays the client code.
Merchant Reference No.	[Display] Displays the merchant reference number.

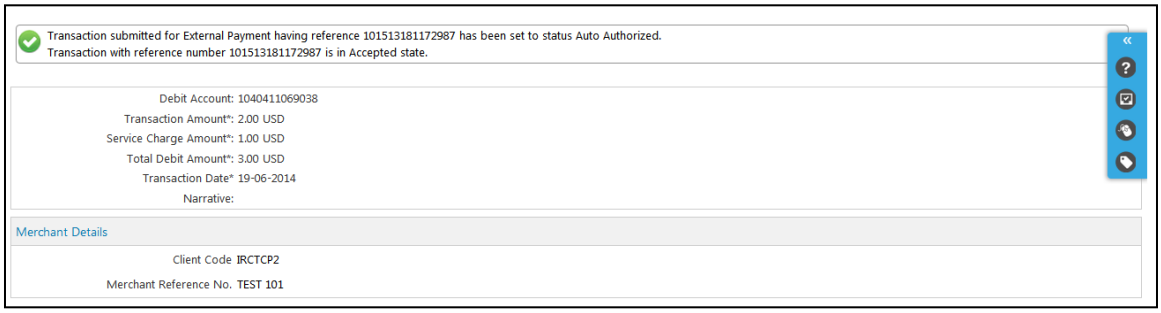
4. From the **Debit Account** list, select the appropriate option.
5. Click **Submit**.
   The **Internal Transfer – Verify** screen appears.
   OR
   Click **Cancel** to cancel the transfer.
   The **Internal Transfer** screen appears.

Internal Transfer- Verify



6. Click **Confirm**.
The **Internal Transfer – Confirm** screen appears.
OR
Click **Change** to change the entered details.
The **Internal Transfer** screen appears.

Internal Transfer - Confirm


Transaction submitted for External Payment having reference 101513181172987 has been set to status Auto Authorized.
Transaction with reference number 101513181172987 is in Accepted state.
Debit Account: 1040411069038
Transaction Amount*: 2.00 USD
Service Charge Amount*: 1.00 USD
Total Debit Amount*: 3.00 USD
Transaction Date* 19-06-2014
Narrative:
Merchant Details
Client Code IRCTCP2
Merchant Reference No. TEST 101

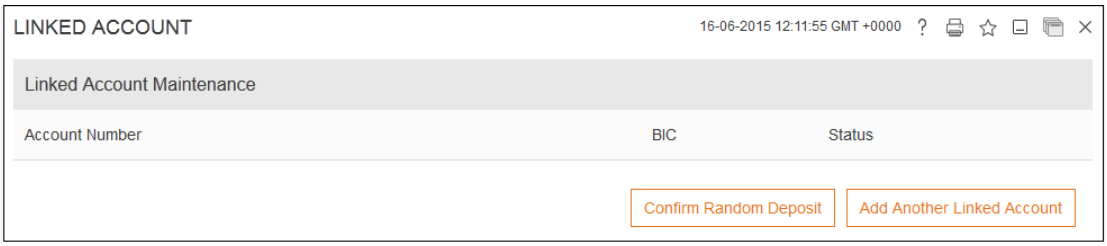
4.3 Linked Account Setup

Using this option, you can add a new account and link it to the existing account. The Linked account is an account from which the money can be moved in or out of the existing account.

To view existing linked accounts

1. From the **Customer Services** menu, select **Linked Accounts**.
The **Linked Account** screen appears.

Linked Account



Field Description

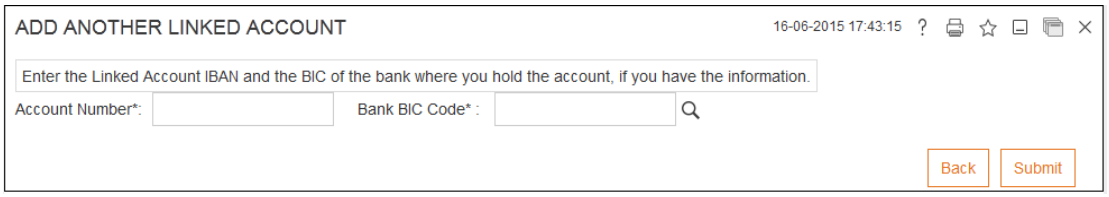
Field Name	Description
Account Number	[Display] Displays the account number of the existing linked account.
BIC	[Display] Displays the BIC number of the bank in which the linked account is present.

Field Name	Description
Status	[Display] Displays the status of the existing linked account.

To link account to an existing account

2. Click **Add Another Linked Account**.
The **Add Another Linked Account** screen appears.

Add Another Linked Account

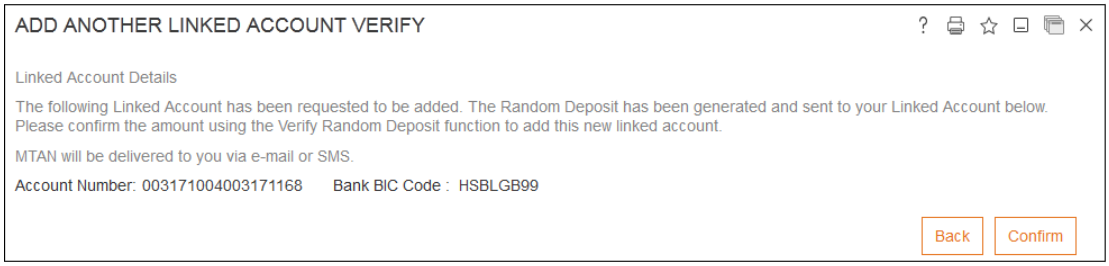

ADD ANOTHER LINKED ACCOUNT
16-06-2015 17:43:15
Enter the Linked Account IBAN and the BIC of the bank where you hold the account, if you have the information.
Account Number*:
Bank BIC Code* :
Back
Submit

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 20] Indicates the account number that you want to link.
Bank BIC Code	[Mandatory, Lookup] Click to search to select the BIC code of the bank in which the account is present. **Note**: Select the correct BIC code of the bank; otherwise the addition of linked account will be rejected.

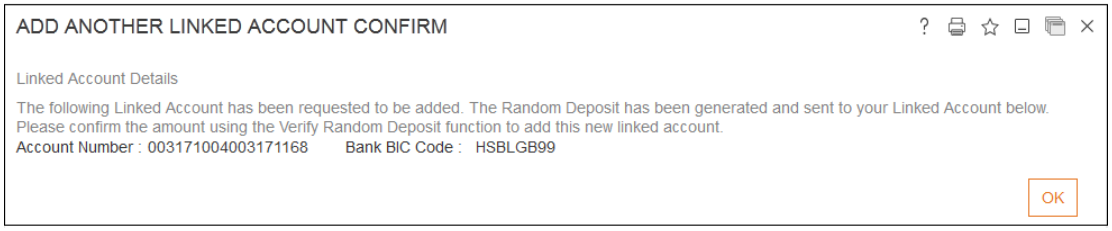
3. In the **Account Number** field, enter the account number.
4. From the **Bank BIC Code** list, select the appropriate option.
5. Click **Submit**.
The **Add Another Linked Account Verify** screen appears.
OR
Click **Back** to navigate to the previous screen.

Add Another Linked Account Verify


ADD ANOTHER LINKED ACCOUNT VERIFY
Linked Account Details
The following Linked Account has been requested to be added. The Random Deposit has been generated and sent to your Linked Account below.
Please confirm the amount using the Verify Random Deposit function to add this new linked account.
MTAN will be delivered to you via e-mail or SMS.
Account Number: 003171004003171168 Bank BIC Code : HSBLGB99
Back
Confirm

6. Click **Confirm**.
The **Add Another Linked Account Confirm** screen appears.
OR
Click **Back** to navigate to the previous screen.

Add Another Linked Account Confirm

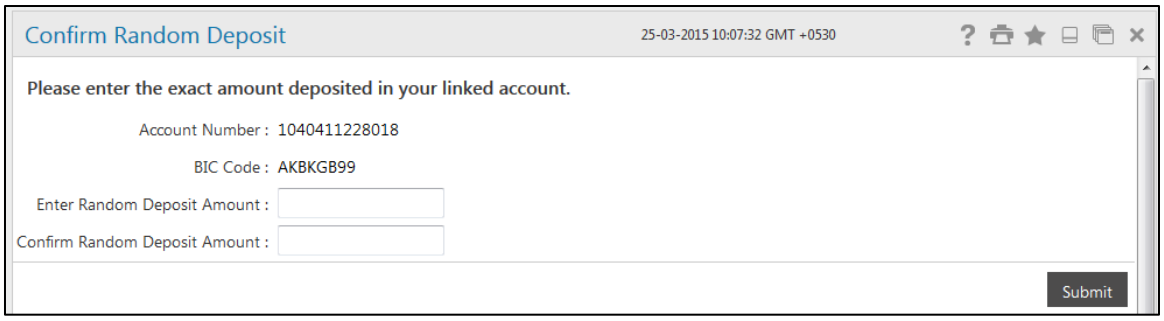

ADD ANOTHER LINKED ACCOUNT CONFIRM
Linked Account Details
The following Linked Account has been requested to be added. The Random Deposit has been generated and sent to your Linked Account below.
Please confirm the amount using the Verify Random Deposit function to add this new linked account.
Account Number : 003171004003171168 Bank BIC Code : HSBLGB99
OK

7. Click **OK**.
The initial **Linked Account** screen appears.

To transfer funds to the linked account

1. Click **Confirm Random Deposit**.
The **Confirm Random Deposit** screen appears.

Confirm Random Deposit


Confirm Random Deposit
25-03-2015 10:07:32 GMT +0530
Please enter the exact amount deposited in your linked account.
Account Number : 1040411228018
BIC Code : AKBKGB99
Enter Random Deposit Amount :
Confirm Random Deposit Amount :
Submit

Field Description

Field Name	Description
Account Number	[Display] Displays the account number of the linked account.
Bank BIC Code	[Display] Displays the BIC code of the bank in which the linked account is present.
Enter Random Deposit Amount	[Mandatory, Numeric] Indicates the Penny amount has to be entered for account verification.
Confirm Random Deposit Amount	[Mandatory, Numeric] Indicates the Penny amount has to be entered for account verification.

2. Click **Submit**.
The **Confirm Random Deposit Confirm** screen appears.

3. Click **OK**.
The **Add Another Linked Account** screen appears.

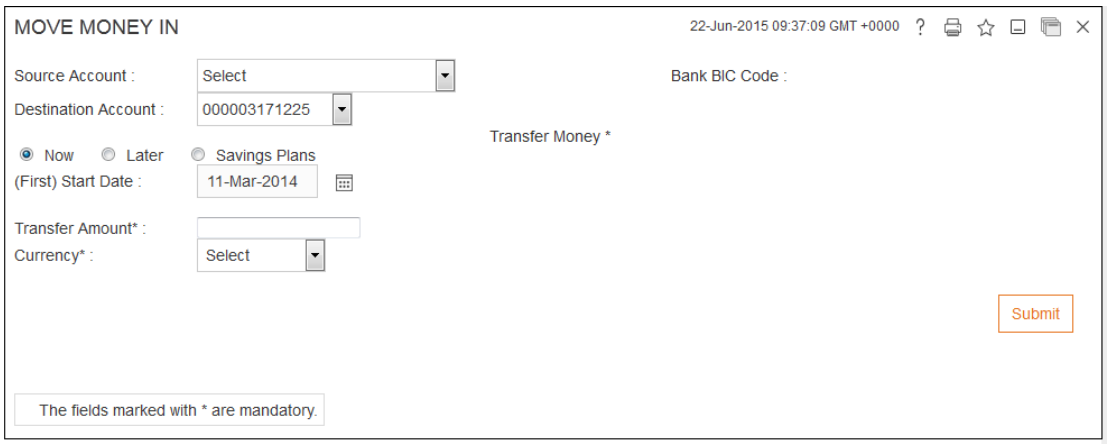
4.4 Move Money In (To Linked Accounts)

Using this option, you can transfer funds from linked account to the internal bank account owned by you. The transfer will get initiated on first available business day.

To transfer funds to internal bank account

1. From the **Receive Money** menu, select **Move Money In**.
The **Move Money In** screen appears.

Move Money In



Field Description

Field Name	Description
Source Account	[Mandatory, Drop-Down] Indicates the source account number.
Bank BIC Code	[Display] Displays the bank BIC code.
Destination Account	[Mandatory, Drop-Down] Indicates the destination account number.
Transfer Money Out	[Mandatory, Option] Indicates the type of transfer money out. The options are: • **Now**: Indicates immediate transfer of funds. • **Later**: Indicates transfer of funds at later date. • **Saving Plans**: Indicates transfer of funds as per the saving plan.
(First) Start Date	[Conditional, Pick List] Indicates the start date of the funds transfer. To enable this field, select **Later** or **Saving Plan** option.

Note: The **Transfer Date** to be selected should lie between the Start Date and End Date.

Start Date – Current Date + No of days (1 to 20)

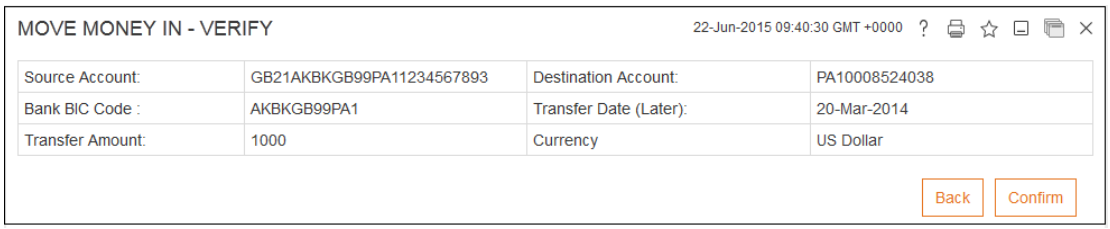
End Date – Current Date + 365 Days

If the Transfer Date happens to be a non-working day or a holiday, then transaction is processed on the next working day.

Transfer Amount	[Mandatory, Numeric, 15] Indicates the amount to be transferred.
Currency	[Mandatory, Drop-Down] Indicates the amount currency to be transferred.

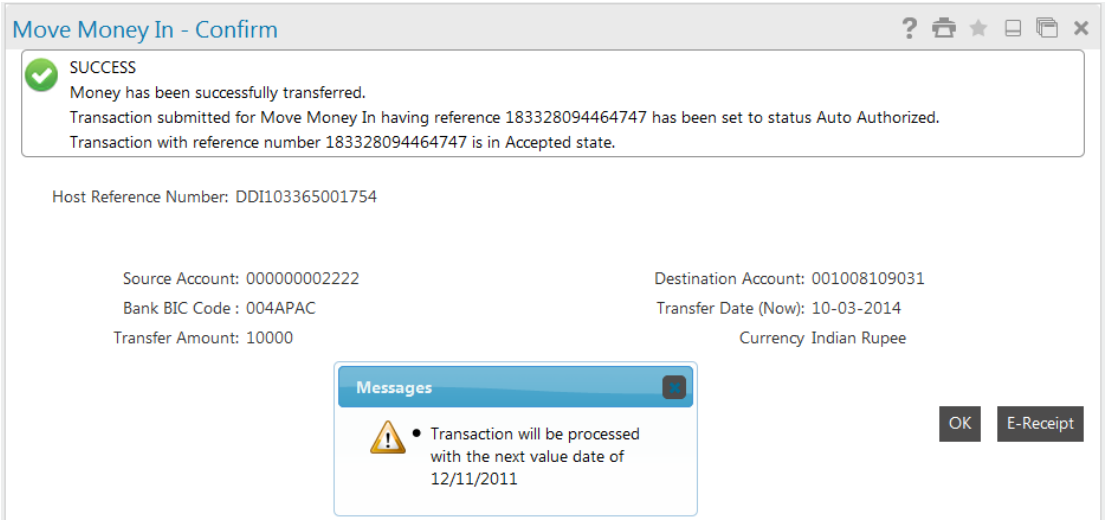
2. Click **Submit**.
The **Move Money In - Verify** screen appears.

Move Money In - Verify



3. Click **Confirm**.
The **Move Money In - Confirm** screen with the status message appears.
OR
Click **Back** to navigate to the previous screen.

Move Money In - Confirm


Move Money In - Confirm
SUCCESS
Money has been successfully transferred.
Transaction submitted for Move Money In having reference 183328094464747 has been set to status Auto Authorized.
Transaction with reference number 183328094464747 is in Accepted state.
Host Reference Number: DDI103365001754
Source Account: 000000002222
Bank BIC Code : 004APAC
Transfer Amount: 10000
Destination Account: 001008109031
Transfer Date (Now): 10-03-2014
Currency Indian Rupee
Messages
Transaction will be processed with the next value date of 12/11/2011
OK
E-Receipt

4. Click **OK**.
The **Move Money In** screen appears.

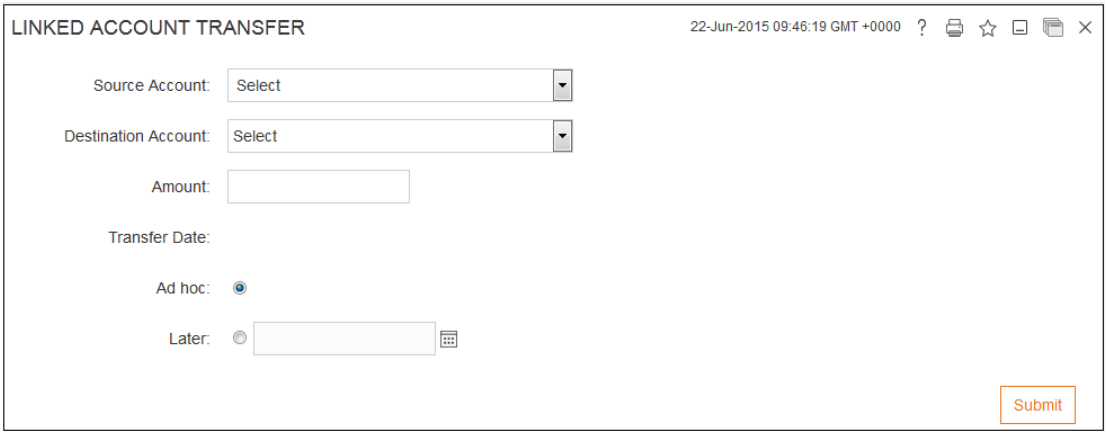
4.5 Move Money Out (To Linked Accounts)

Using this option, you can transfer funds from bank account to linked account mapped to you. The transfer is initiated on first available business day.

To transfer funds from bank account to linked account

1. From the **Payments** menu, select **Move Money Out**.
The **Linked Account Transfer** screen appears.

Linked Account Transfer



Field Description

Field Name	Description
Source Account	[Mandatory, Drop-Down] Indicates the source account number.
Destination Account	[Mandatory, Drop-Down] Indicates the destination account number.
Transfer Money Out	
It is mandatory to select either **Now** or **Later** option.	
Now	[Optional, Option] Indicates immediate transfer of funds.
Later	[Optional, Option] Indicates transfer of funds at later date.

Note: The Transfer Date to be selected should lie between the Start Date and the End Date.

Start Date – Current Date + No of days (1 to 20)

End Date – Current Date + 365 Days

If the Transfer Date happens to be a non-working day or a holiday, then transaction is processed on the next working day.

Transfer Amount	[Mandatory, Numeric, 13, Two] Indicates the amount to be transferred.

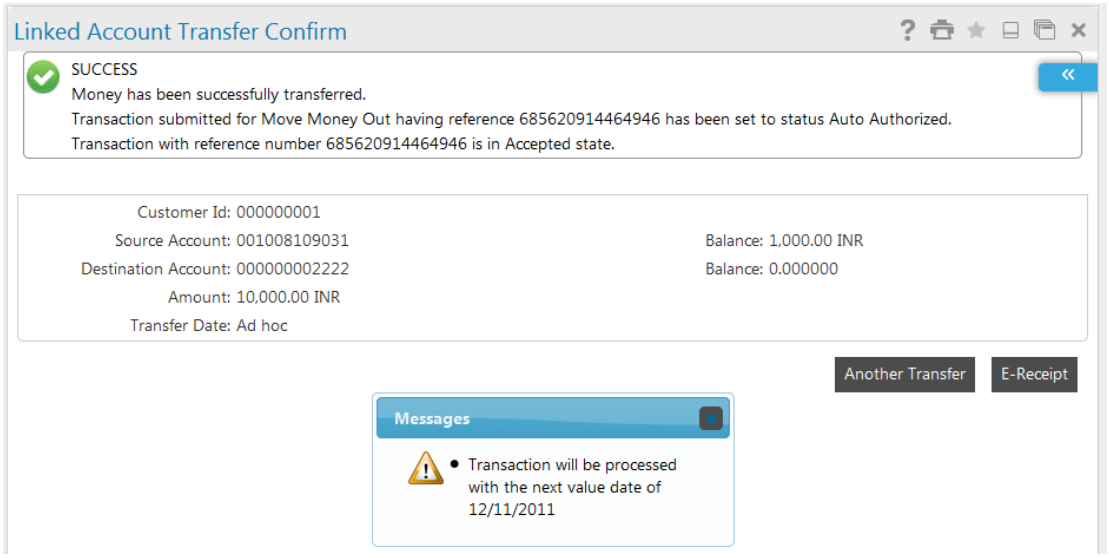
Field Name	Description
Currency	[Mandatory, Drop-Down] Indicates the currency of the amount to be transferred.

2. Click **Submit**.
The **Linked Account Transfer** screen appears.

Linked Account Transfer

3. Click **Confirm**.
The **Linked Account Transfer Confirm** screen with the status message appears.
OR
Click **Change** to navigate to the previous screen.

Linked Account Transfer Confirm


Linked Account Transfer Confirm
SUCCESS
Money has been successfully transferred.
Transaction submitted for Move Money Out having reference 685620914464946 has been set to status Auto Authorized.
Transaction with reference number 685620914464946 is in Accepted state.
Customer Id: 000000001
Source Account: 001008109031
Balance: 1,000.00 INR
Destination Account: 000000002222
Balance: 0.000000
Amount: 10,000.00 INR
Transfer Date: Ad hoc
Another Transfer
E-Receipt
Messages
Transaction will be processed with the next value date of 12/11/2011

4. Click **OK**.
The **Linked Account Transfer** screen appears.

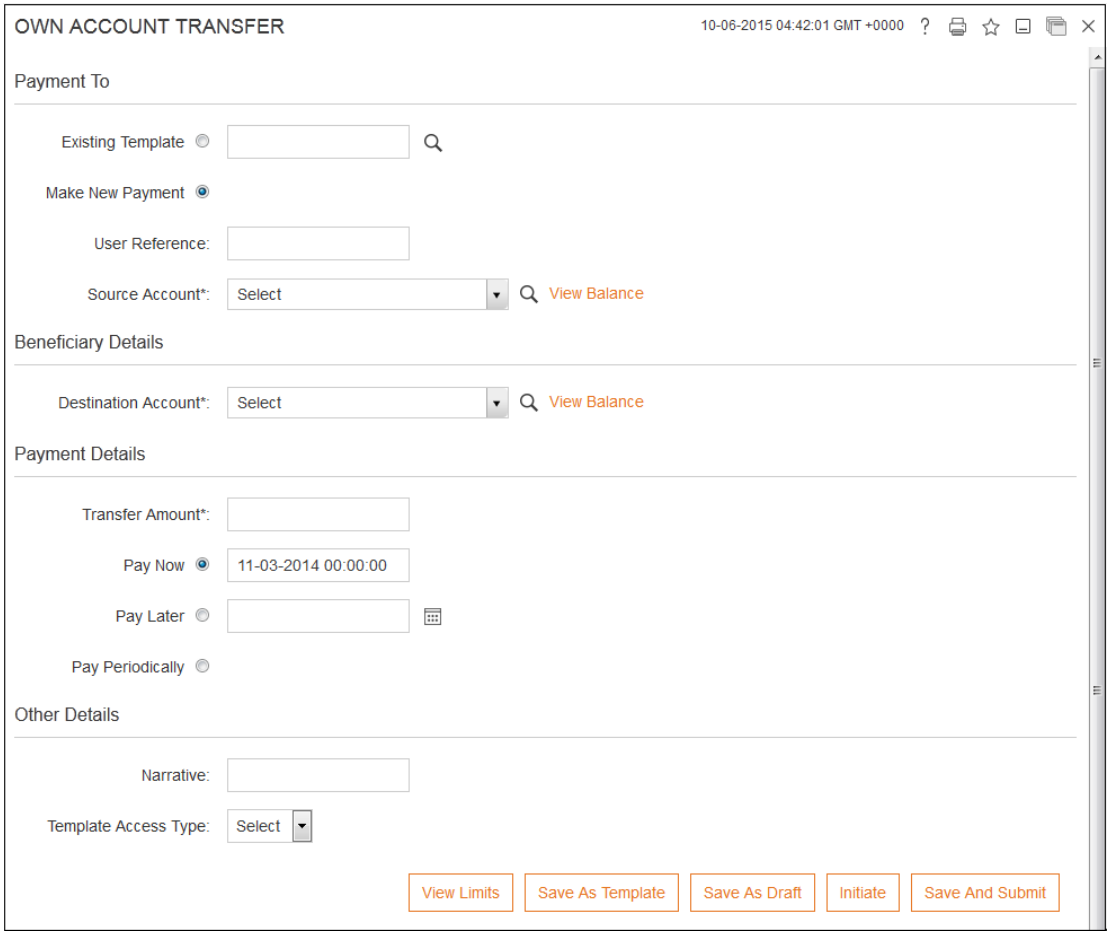
4.6 Own Account Transfers

Using this option, you can initiate funds transfer between any of your accounts, i.e. the accounts that are under the customer IDs mapped to you. Such transfer can be done either by making a new payment transaction or by using the Existing Beneficiary Details (i.e. templates) to make the payment. The payment can be processed immediately, or on a specific future date, or you can set recurring instructions with the bank.

To initiate own account transfer

1. From the **Payments** menu, select **Within Bank**, and then select **Own Account Transfer**.
   The **Own Account Transfer** screen appears.

Own Account Transfer



Field Description

Field Name	Description
Payment To	
It is mandatory to select either **Existing Template** or **Make New Payment** option.	
Existing Template	[Optional, Option] Indicates that you are using an existing payment template for fund transfer.
Make New Payment	[Optional, Option] Indicates that you are making a new payment without using a payment template for fund transfer.
User Reference	[Optional, Alphanumeric, 40] Indicates the reference number for future tracking.
Source Account	[Mandatory, Drop-Down] Indicates the source account number. Click the **View Balance** link to view the account balance of the selected account.
Destination Account	[Mandatory, Drop-Down] Indicates the destination account.
Transfer Amount	[Mandatory, Numeric, 15] Indicates the amount to be transferred.
Pay Now	[Optional, Option] Indicates the payment to be made immediately.

Note: The Transfer Date to be selected should lie between the Start Date and the End Date.

Start Date – Current Date + No of days (1 to 20)

End Date – Current Date + 365 Days

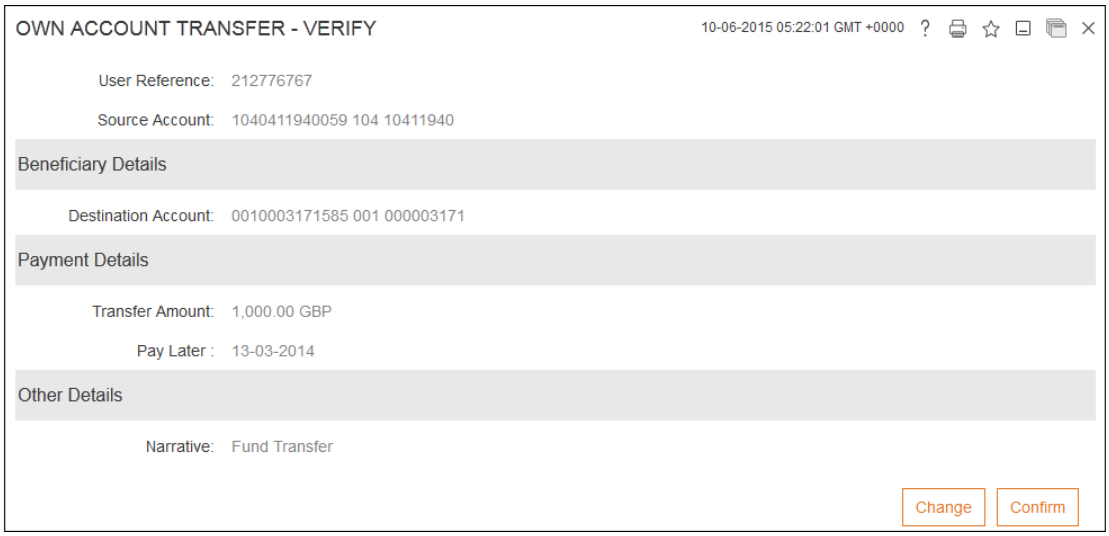
If the Transfer Date happens to be a non-working day or a holiday, then transaction is processed on the next working day.

Pay Later	[Optional, Option] Indicates the payment to be made at a future date.
Setup Standing Instruction	[Optional, Option] Indicates to setup a standing instruction for funds to be transferred for a period.

Field Name	Description
	Note: The Transfer Date to be selected should lie between the Start Date and End Date. Start Date – Current Date + No of days (1 to 20) End Date – Current Date + 365 Days If the Transfer Date happens to be a non-working day or a holiday, then transaction is processed on the next working day.
SI Execution Frequency	[Conditional, Pick List] Indicates the SI execution frequency. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly To enable this field, select **Setup Standing Instruction** option.
First Execution Date	[Conditional, Pick List] Indicates the first execution date. This field appears, if you select the Setup Standing Instruction option.
Expiry Date	[Conditional, Pick List] Indicates the Si expiry date. This field appears, if you select the **Setup Standing Instruction** option.
Narrative	[Optional, Alphanumeric, 35] Indicates the narration of the standing instruction.
Template Access Type	[Optional, Drop-Down] Indicates the template access type. For Retail Users, template access type will be Private.

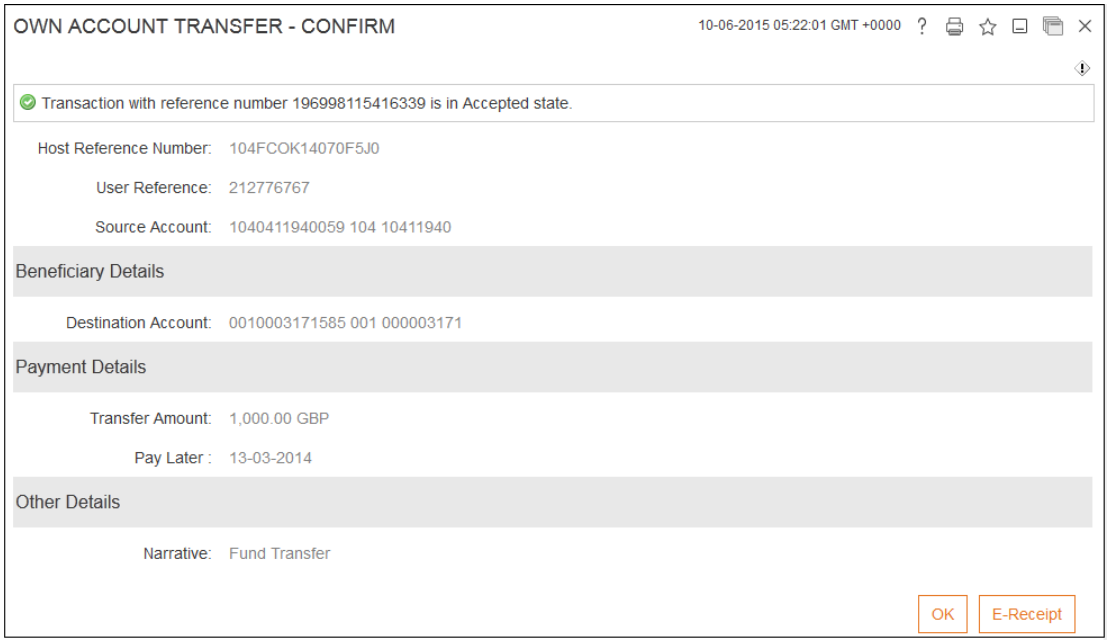
2. Click **Initiate**.
The **Own Account Transfer - Verify** screen appears.

Own Account Transfer - Verify



3. Click **Confirm**.
The **Own Account Transfer - Confirm** screen with the status message appears.
OR
Click **Change.**
The **Own Account Transfer** screen appears.

Own Account Transfer - Confirm



4. Click **E-Receipt.**
The e-receipt for the completed transaction screen appears.

5. Click **OK**.
The **Own Account Transfer** screen appears.

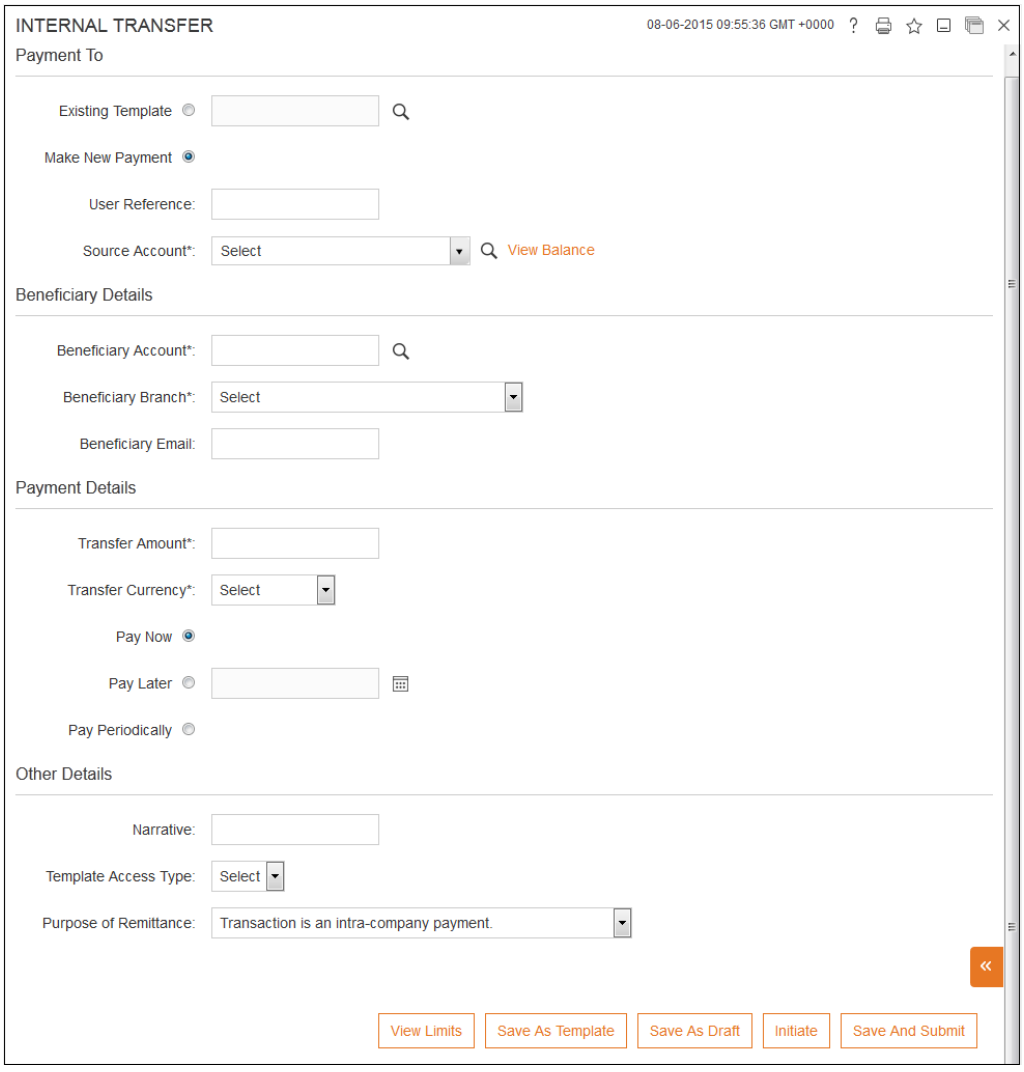
4.7 Internal Transfers

Using this option, you can transfer funds within the bank, i.e. you can transfer funds to any accounts of the same bank. You can also create and save payment templates to be used later for funds transfer. Such transfer can be done either by making a new payment transaction or using the existing beneficiary details (i.e. templates) to make the payment. The payment can be processed immediately or on a specific future date, or you can set recurring instructions with the bank.

To initiate internal account transfer

1. From the **Payments** menu, select **Within Bank**, and then select **Internal Transfer**.
The **Internal Transfer** screen appears.

Internal Transfer



Field Description

Field Name	Description
Payment To	
It is mandatory to select either **Existing Template** or **Make New Payment** option.	
Existing Template	[Optional, Option] Indicates that you are using an existing payment template for fund transfer.
Make New Payment	[Optional, Option] Indicates that you are making a new payment without using a payment template for fund transfer.
User Reference	[Optional, Alphanumeric, 40] Indicates the reference number for future tracking.
Source Account	[Mandatory, Drop-Down] Indicates the source account number. Click the **View Balance** link to view the account balance of the selected account.
Beneficiary Details	
Beneficiary Account	[Mandatory, Pick List] Indicates the beneficiary account number.
Beneficiary Branch	[Mandatory, Drop-Down] Indicates the beneficiary branch.
Beneficiary Email	[Display] Displays the beneficiary email ID.
Transfer Amount	[Mandatory, Numeric, 15] Indicates the transfer amount for the internal transfer.
Transfer Currency	[Mandatory, Drop-Down] Indicates the transfer currency for the internal transfer.
It is mandatory to select Pay **Now**, **Pay Later**, or **Pay Periodically** option.	
Pay Now	[Optional, Option] Indicates the immediate internal transfer.
Pay Later	[Optional, Option] Indicates to make the internal transfer on a future date.

Field Name	Description

Note: The transfer date to be selected should lie between the Start Date and End Date.

Start Date – Current Date + No of days (1 to 20)

End Date – Current Date + 365 Days

If the Transfer Date happens to be a non-working day or a holiday, then transaction is processed on the next working day.

Pay Periodically [Optional, Option]

Indicates internal transfer at regular intervals.

- Periodic Payment Details
- Following field appears if you select Pay Periodically option.

Payment Frequency [Conditional, Drop-Down]

Indicates the payment frequency of internal transfer.

The options are:

- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half -Yearly
- Yearly

First Execution Date [Conditional, Pick List]

Indicates the first execution date of the internal transfer.

Expiry Date [Conditional, Pick List]

Indicates the last execution date of the internal transfer.

Other Details

Narrative [Optional, Alphanumeric, 35]

Indicates brief description about the internal transfer.

Template Access Type [Optional, Drop-Down]

Indicates the template access type.

The options are:

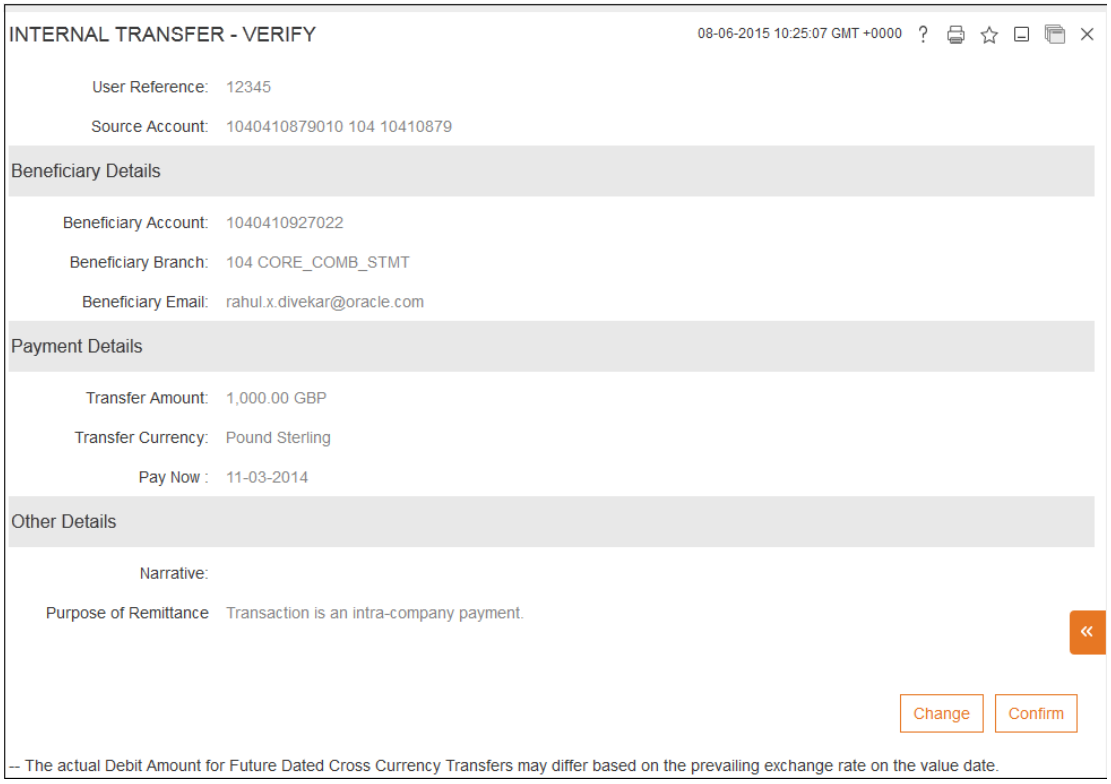
- Public
- Private

Purpose of Remittance [Optional, Drop-Down]

Indicates the purpose of remittance.

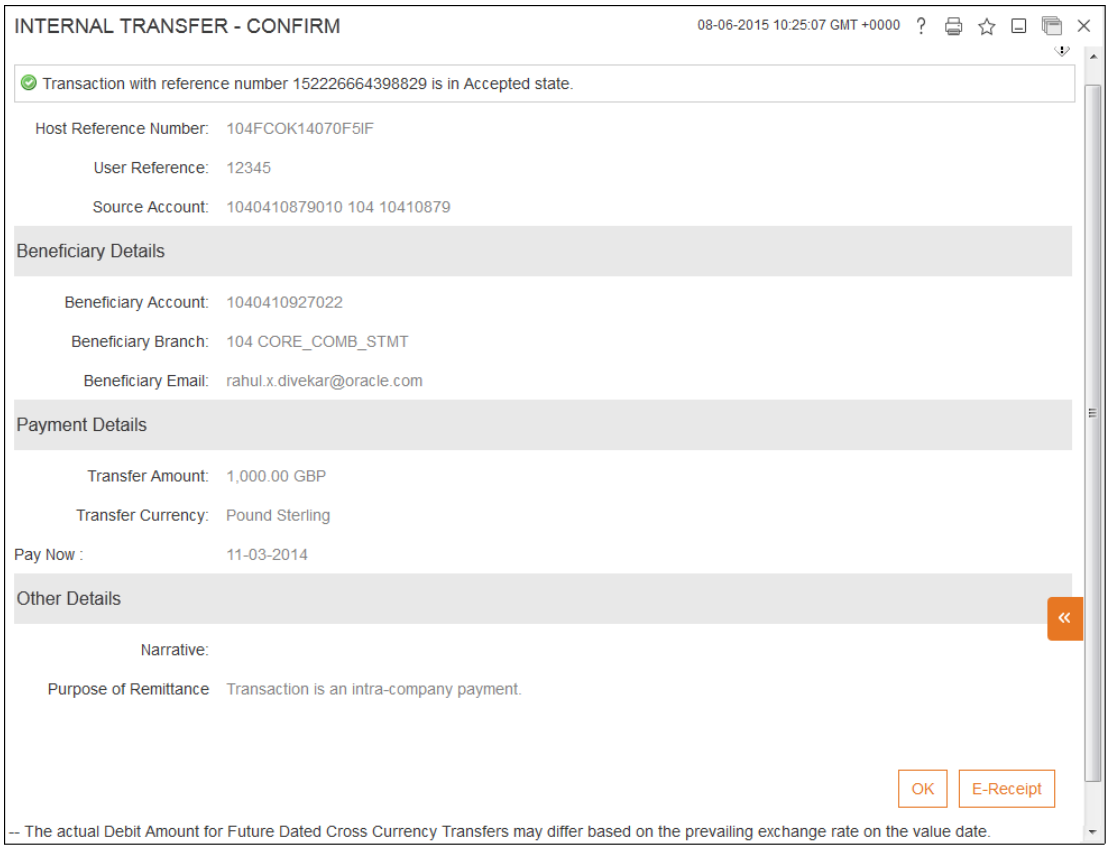
2. From the **Beneficiary Account** list, select the appropriate option.
3. From the **Beneficiary Branch** list, select the appropriate option.
4. In the **Transfer Amount** field, enter the amount to be transferred.
5. From the **Transfer Currency** list, select the appropriate option.
6. In the **Payment Details** section, select the appropriate payment option.
   a. Select **Pay Now** to make immediate payment.
   b. If you select **Pay Later** option, select the payment date.
   c. If you select **Pay Periodically** option:
      i. In the **Periodic Payment Details** section, select the payment frequency from the **Payment Frequency** list.
      ii. In the **First Execution Date** field, select the start date for the internal transfer.
      iii. In the **Expiry Date** field, select the end date for the internal transfer.
7. Click **Initiate**.
   The **Internal Transfer - Verify** screen appears.

Internal Transfer - Verify


INTERNAL TRANSFER - VERIFY
08-06-2015 10:25:07 GMT +0000
User Reference: 12345
Source Account: 1040410879010 104 10410879
Beneficiary Details
Beneficiary Account: 1040410927022
Beneficiary Branch: 104 CORE_COMB_STMT
Beneficiary Email: rahul.x.divekar@oracle.com
Payment Details
Transfer Amount: 1,000.00 GBP
Transfer Currency: Pound Sterling
Pay Now : 11-03-2014
Other Details
Narrative:
Purpose of Remittance Transaction is an intra-company payment.
Change
Confirm
-- The actual Debit Amount for Future Dated Cross Currency Transfers may differ based on the prevailing exchange rate on the value date.

8. Click **Confirm**.
   The **Internal Transfer - Confirm** screen with the status message appears.
   OR
   Click **Cancel** to cancel the funds transfer.

Internal Transfer Confirm


INTERNAL TRANSFER - CONFIRM
08-06-2015 10:25:07 GMT +0000
Transaction with reference number 152226664398829 is in Accepted state.
Host Reference Number: 104FCOK14070F5IF
User Reference: 12345
Source Account: 1040410879010 104 10410879
Beneficiary Details
Beneficiary Account: 1040410927022
Beneficiary Branch: 104 CORE_COMB_STMT
Beneficiary Email: rahul.x.divekar@oracle.com
Payment Details
Transfer Amount: 1,000.00 GBP
Transfer Currency: Pound Sterling
Pay Now : 11-03-2014
Other Details
Narrative:
Purpose of Remittance Transaction is an intra-company payment.
OK
E-Receipt
-- The actual Debit Amount for Future Dated Cross Currency Transfers may differ based on the prevailing exchange rate on the value date.

9. Click **e-receipt** to generate an e-receipt for the completed transaction.
10. Click **OK**.
The **Internal Transfer** screen appears.

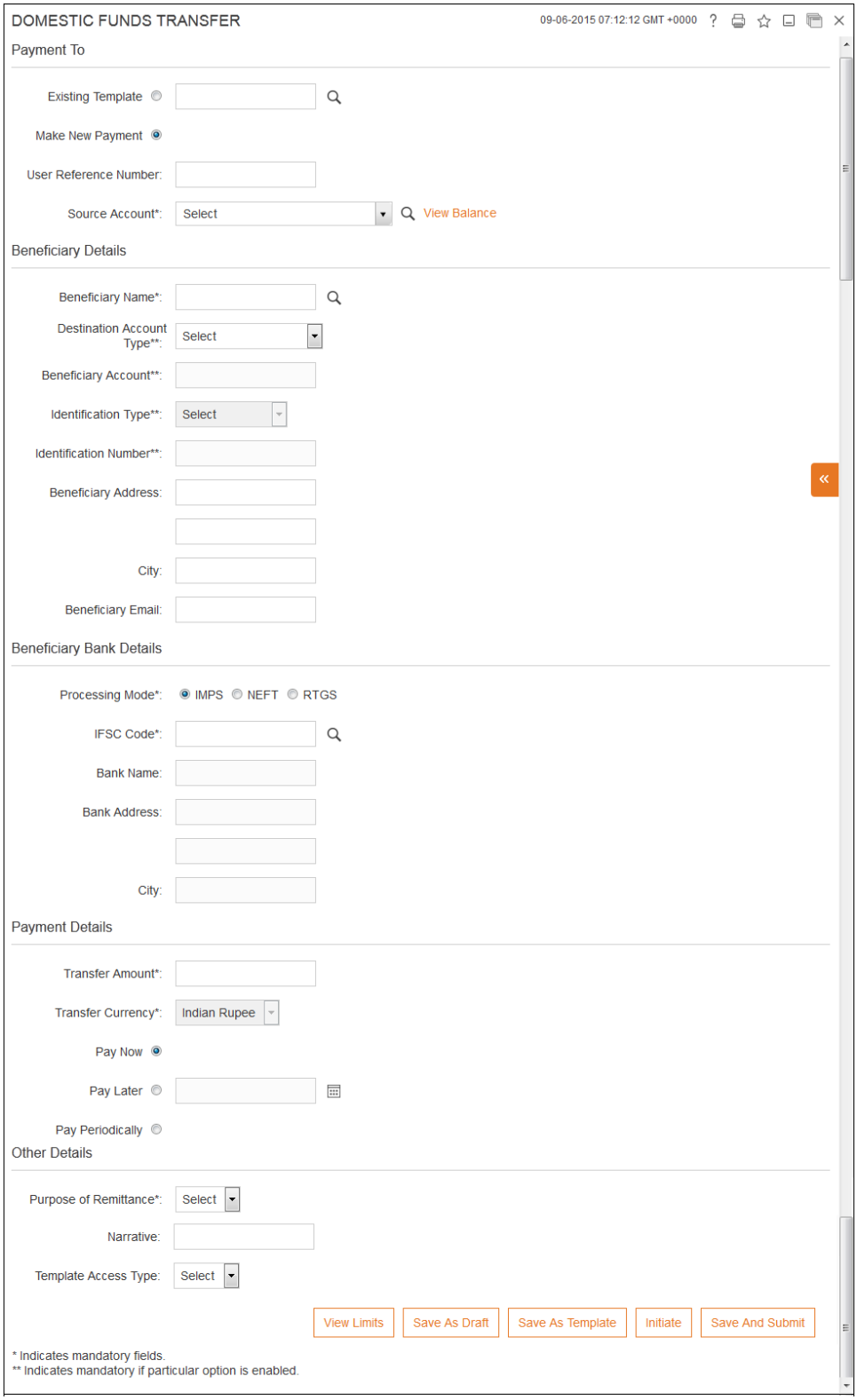
4.8 Domestic Transfers

Using this option, you can transfer funds to any account in another bank within the country. The transfer is usually made through the local payments network. The payment can be processed immediately, or on a specific future date, or you can set recurring instructions with the bank.

To view and initiate domestic funds transfer

1. From the **Payments** menu, select **Within Country,** and then select **Domestic Funds Transfer**.
The **Domestic Funds Transfer** screen appears.

Domestic Funds Transfer



Field Description

Field Name	Description
Payment To	
It is mandatory to select either **Existing Template** or **Make New Payment** option.	
Existing Template	[Optional, Option] Indicates the existing template for funds transfer.
Make New Payment	[Optional, Option] Indicates the make new payment to make a new funds transfer entry.
User Reference Number	[Optional, Alphanumeric, 40] Indicates the user reference number that you want to use to identify this transaction. If a payment template is selected from the Payment Template, this field displays the User Reference Number of the selected payment template.
Source Account	[Mandatory, Drop-Down] Indicates the source account number.
Beneficiary Name	[Mandatory, Pick List] Indicates the beneficiary name.
Destination Account Type	[Mandatory, Drop-Down] Indicates the destination account type. The options are: • Account No • Pay Over Counter
Beneficiary Account	[Display] Displays the beneficiary account number.
Identification Type	[Drop-Down] Indicates the identification type.
Identification Reference Number	[Optional, Alphanumeric, 35] Indicates the identification reference number, for the selected Identification Type.
Beneficiary Address	[Display] Displays the beneficiary address.
City	[Display] Displays the beneficiary city.

Field Name	Description
Beneficiary Email	[Display] Displays the beneficiary e-mail.

Beneficiary Bank Details

National Clearing Codes

This section provides the National Clearing Code Look-up icon to search the National Clearing Code Details. The Look-up icon allows you to view all the Clearing Codes, Bank Name and the Address. You can either type the National Clearing Code Details or select the same using the Look-up function for maintaining the details.

Processing Mode	[Optional, Option] Indicates the processing mode. The options are: • IMPS • NEFT • RTGS
Swift/Bank Code	[Optional, Pick List] Indicates the swift/bank code.
Bank Name	[Display] Displays the beneficiary bank name.
Bank Address	[Display] Displays the address of the beneficiary bank.
City	[Display] Displays the city of the beneficiary bank.

Payment Details

Transfer Amount	[Mandatory, Numeric, 15] Indicates the transfer amount.
Transfer Currency	[Mandatory, Drop-Down] Indicates the transfer currency.

It is mandatory to select Pay **Now**, **Pay Later**, or **Pay Periodically** option.

Pay Now	[Optional, Option] Indicates immediate domestic funds transfer.

Field Name	Description
Pay Later	[Optional, Option] Indicates to make the domestic funds transfer on a future date.

Note: The Transfer Date to be selected should lie between the Start Date and the End Date.

Start Date – Current Date + No of days (1 to 20)

End Date – Current Date + 365 Days

If the Transfer Date happens to be a non-working day or a holiday, then transaction is processed on the next working day.

Pay Periodically	[Optional, Option] Indicates domestic funds transfer at regular intervals.

Note: The Transfer Date to be selected should lie between the Start Date and the End Date.

Start Date – Current Date + No of days (1 to 20)

End Date – Current Date + 365 Days

If the **Transfer Date** happens to be a non-working day or a holiday, then transaction is processed on the next working day.

- Periodic Payment Details

Following field appears if you select **Pay Periodically** option.

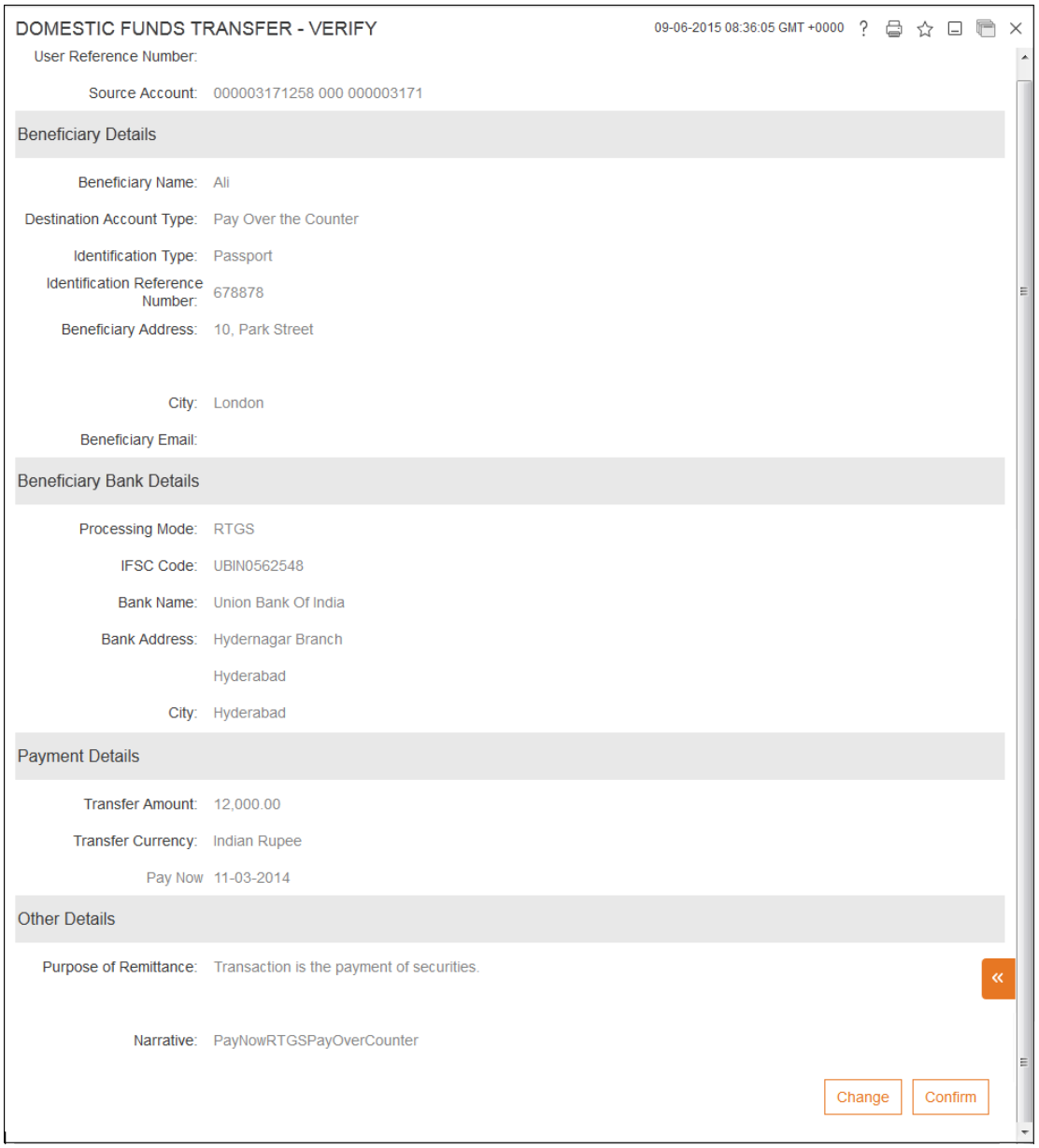
Payment Frequency	[Conditional, Drop-Down] Indicates the payment frequency. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly
First Execution Date	[Conditional, Pick List] Indicates the first execution date of domestic funds transfer.
Expiry Date	[Conditional, Pick List] Indicates the last execution date of the domestic funds transfer.

Other Details

Field Name	Description
Purpose of Remittance	[Optional, Drop-Down] Indicates the purpose of remittance.
Narrative	[Optional, Alphanumeric, 35] Indicates brief description about the domestic funds transfer.
Template Access Type	[Optional, Drop-Down] Indicates the template access type. The options are: • Public • Private

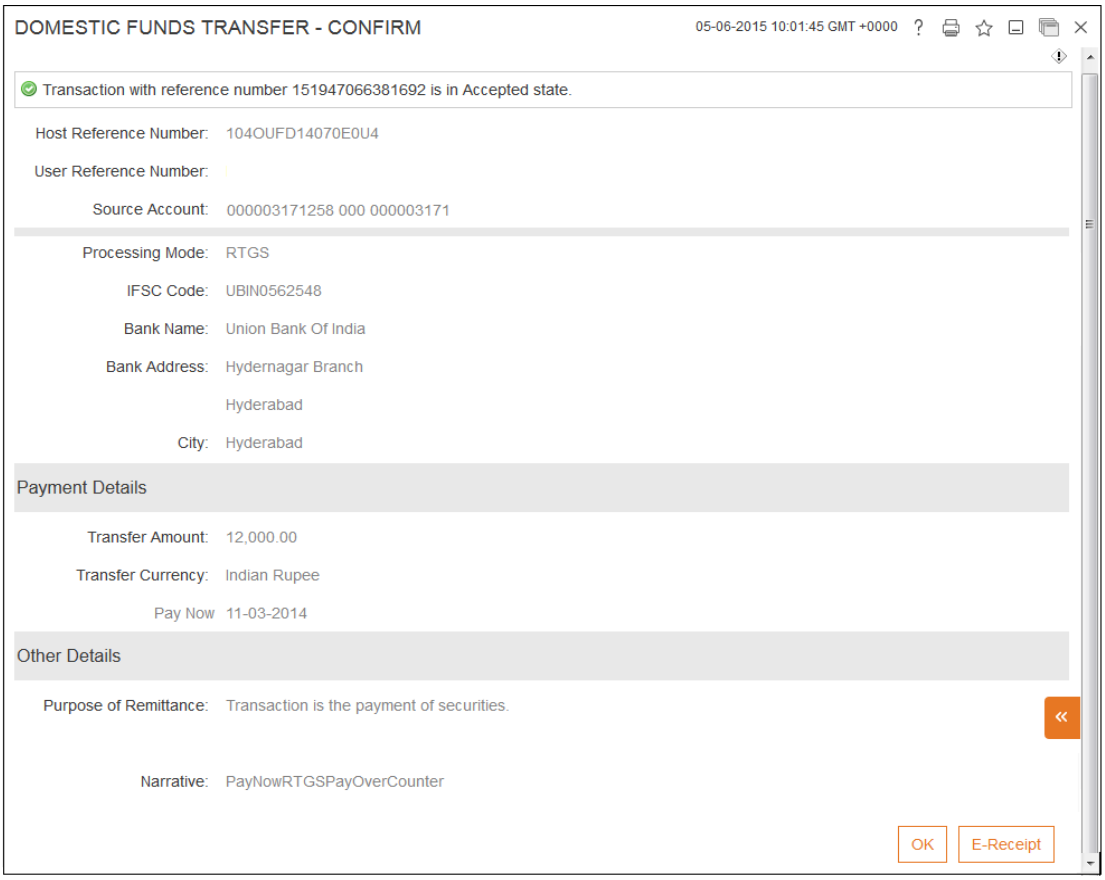
2. Click **Initiate**.
The **Domestic Funds Transfer - Verify** screen appears.

Domestic Funds Transfer - Verify



3. Click **Confirm**.
   The **Domestic Funds Transfer - Confirm** screen with the status message appears.
   OR
   Click **Change** to navigate to the previous screen.
   The **Domestic Funds Transfer** screen appears.

Domestic Funds Transfer - Confirm



Note: If the transaction contains any invalid value, the system prompts the same through the messages. The same transaction does not get authorized during the Authorization process.

The E-receipt feature is also not available for the same transaction.

4. Initiate the same process again and make the required changes as suggested in the Messages.
5. Click **OK**.
   The **Domestic Funds Transfer** screen appears.
6. Click **e-receipt** to generate an e-receipt for the completed transaction.
7. Refer to the **Additional Options** section for options like Save as Draft/Templates, Save and Submit, View Limits.

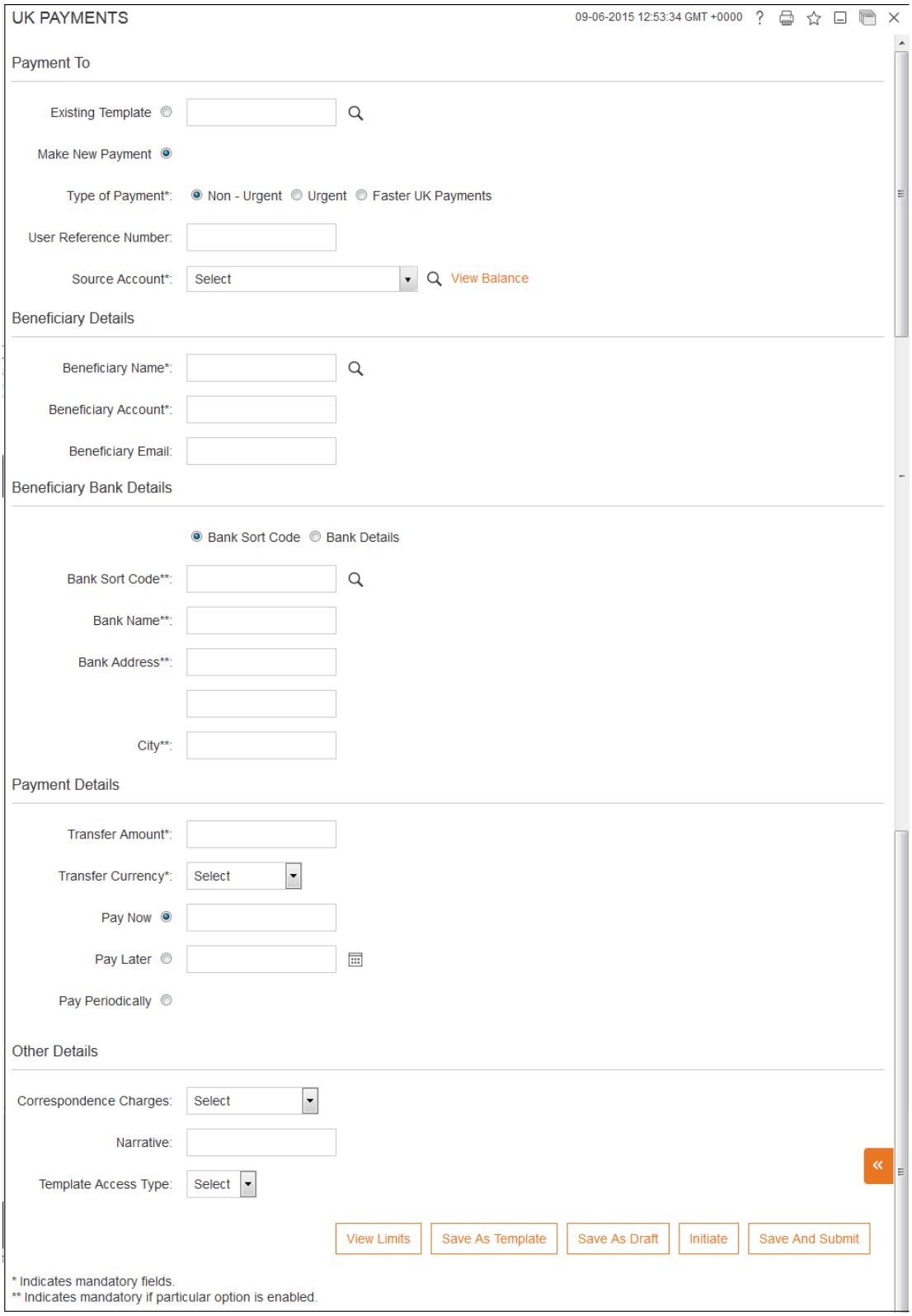
4.9 Domestic Transfers - UK Payments

Using this option, you can initiate the payment through payment networks available in UK.

To initiate the UK payments

1. From the **Payments** menu, select **Within Country**, and then select **UK Payments**. The **UK Payments** screen appears.

UK Payments


UK PAYMENTS
09-06-2015 12:53:34 GMT +0000
Payment To
Existing Template
Make New Payment
Type of Payment*:
Non - Urgent
Urgent
Faster UK Payments
User Reference Number:
Source Account*:
Select
View Balance
Beneficiary Details
Beneficiary Name*:
Beneficiary Account*:
Beneficiary Email:
Beneficiary Bank Details
Bank Sort Code
Bank Details
Bank Sort Code**:
Bank Name**:
Bank Address**:
City**:
Payment Details
Transfer Amount*:
Transfer Currency*:
Select
Pay Now
Pay Later
Pay Periodically
Other Details
Correspondence Charges:
Select
Narrative:
Template Access Type:
Select
View Limits
Save As Template
Save As Draft
Initiate
Save And Submit
* Indicates mandatory fields.
** Indicates mandatory if particular option is enabled.

Field Description

Field Name	Description
Payment To	
It is mandatory to select either **Existing Template** or **Make New Payment** option.	
Existing Template	[Optional, Option] Indicates that you are using an existing payment template for fund transfer.
Make New Payment	[Optional, Option] Indicates that you are making a new payment without using a payment template for fund transfer.
Type of Payments	[Mandatory, Option] Indicates the type of payment. The options are: • Non - Urgent • Urgent • Faster UK Payments
User Reference Number	[Optional, Alphanumeric, 40] Indicates the reference number for future tracking.
Source Account	[Mandatory, Drop-Down] **Indicates the** source account for the UK payment. Click the **View Balance** link to view the account balance of the selected account.
Beneficiary Details	
To enable below fields, select the **Make New Payment** option, from the **Payment To** section.	
Beneficiary Name	[Mandatory, Alphanumeric, 35] Indicates the beneficiary name.
Beneficiary Account	[Mandatory, Numeric, 12] Indicates the beneficiary account number.
Beneficiary Email	[Conditional, Alphanumeric, 40] Indicates the beneficiary email.
To enable below fields, select **Non – Urgent** OR the **Faster UK Payments** option, from the **Type of Payment** field.	

Beneficiary Bank Details

It is mandatory to select either **Bank Sort Code** or **Bank Name** option.

Beneficiary Bank Details [Optional, Option]
Indicates the beneficiary bank details
The option are:
Bank Sort Code
Bank Details

Bank Sort Code [Conditional, Pick List]
Indicates the bank sort code.
To enable this field, select the **Bank Sort Code** option.

Bank Name [Conditional, Alphanumeric, 40]
Type the bank name.
To enable this field, select the **Bank Details** option.

Bank Address [Conditional, Alphanumeric, 40]
Indicates the bank address.
To enable this field, select the **Bank Details** option.

City [Conditional, Alphanumeric, 40]
Indicates the bank city name.
To enable this field, select the **Bank Details** option.

To enable below fields, select **Urgent** from the **Type of Payment** field.

SWIFT Code [Mandatory, Pick List]
Indicates the SWIFT code.

Bank Name [Display]
Displays the bank name.

Bank Address [Display]
Displays the bank address.

City [Display]
Displays the name of the city.

Country [Display]
Displays the name of the country.

Payment Details

Transfer Amount [Mandatory, Numeric, 15]
Indicates the amount for the credit transfer.

Transfer Currency [Display]

Displays the transfer currency.

It is mandatory to select either **Pay Now** or **Pay Later** option.

Pay Now [Optional, Option]

Indicates immediate international account transfer.

Pay Later [Optional, Option]

Indicates to make the international account transfer on a future date.

Note: The Transfer Date to be selected should lie between the Start Date and the End Date.

Start Date – Current Date + No of days (1 to 20)

End Date – Current Date + 365 Days

If the Transfer Date happens to be a non-working day or a holiday, then transaction is processed on the next working day.

Setup Standing Instruction [Optional, Option]

Select Setup Standing Instruction option for setting up an instructions.

Note: The Transfer Date to be selected should lie between the Start Date and the End Date.

Start Date – Current Date + No of days (1 to 20)

End Date – Current Date + 365 Days

If the Transfer Date happens to be a non-working day or a holiday, then transaction is processed on the next working day.

SI Execution Frequency [Conditional, Pick List]

Indicates the SI execution frequency.

The options are:

- Daily
- Weekly
- Fortnightly
- Monthly
- Bi-Monthly
- Quarterly
- Half -Yearly
- Yearly

To enable this field, select **Setup Standing Instruction** option.

First Execution Date	[Conditional, Pick List] Indicates the first execution date. This field appears, if you select the **Setup Standing Instruction** option.
Expiry Date	[Conditional, Pick List] Indicates the Si expiry date. This field appears, if you select the **Setup Standing Instruction** option.
Other Details	
Correspondence Charges	[Optional, Drop-Down] Indicates the correspondence charges. The options are: • Beneficiary (BEN) • Remitter (REM) • Shared (SHA)
Narrative	[Optional, Alphanumeric, 35] Indicates the brief narration about the amount transfer.
Template Access Type	[Optional, Drop-Down] Indicates the template access type. The options are: • Public • Private

2. In the **Payment To** field, select the appropriate option.

   a. If you select **Existing Template** option, click to select the template. The **Template Search** screen appears.

   b. If you select the **Make New Payment** option:

   c. If you select the **Non - Urgent** or **Faster UK Payments** option:

      i. From the **Source Account** list, select the appropriate option.

      ii. From the **Beneficiary Name** list, select the appropriate option.

      iii. In the **Beneficiary Account** field, enter the beneficiary account number.

      iv. If you select the **Bank Sort Code** option:

      v. From the **Bank Sort Code**, select the appropriate bank code.

      vi. If you select the **Bank Details** option:

      vii. In the **Bank Name** field, enter the bank name.

      viii. In the **Bank Address** field, enter the bank address.

ix. In the **City Name** field, enter the city name.

d. If you select the **Urgent** option:

i. Repeat the steps from i to iii.

ii. From the **SWIFT Code**, select the appropriate SWIFT code.

iii. In the **Transfer Amount** field, enter the amount to be transferred.

iv. From the **Transfer Currency** list, select the appropriate currency.

v. Select any one payment option in the **Payment Details** section.
For example, select the **Pay Now** option.

3. From the **Correspondence Charges** list, select the appropriate option.

4. Click **Initiate**.
The **UK Payments - Verify** screen appears.
OR
Click View Limits.
The utilized limits for the selected transaction appear.
OR
Click Save as Template.
The **UK Payments** - Confirm screen appears and the fund transfer details are saved as a payment template.
OR
Click Save as Draft.
The **UK Payments** - Confirm screen appears and the fund transfer details are saved as a draft.
OR
Click Save and Submit.
The Save and Submit screen for the selected transaction appears.

a. In the **Save and Submit** screen, if you select the **Template Details** option:

i. In the **New Template** field, enter the name of the payment template.

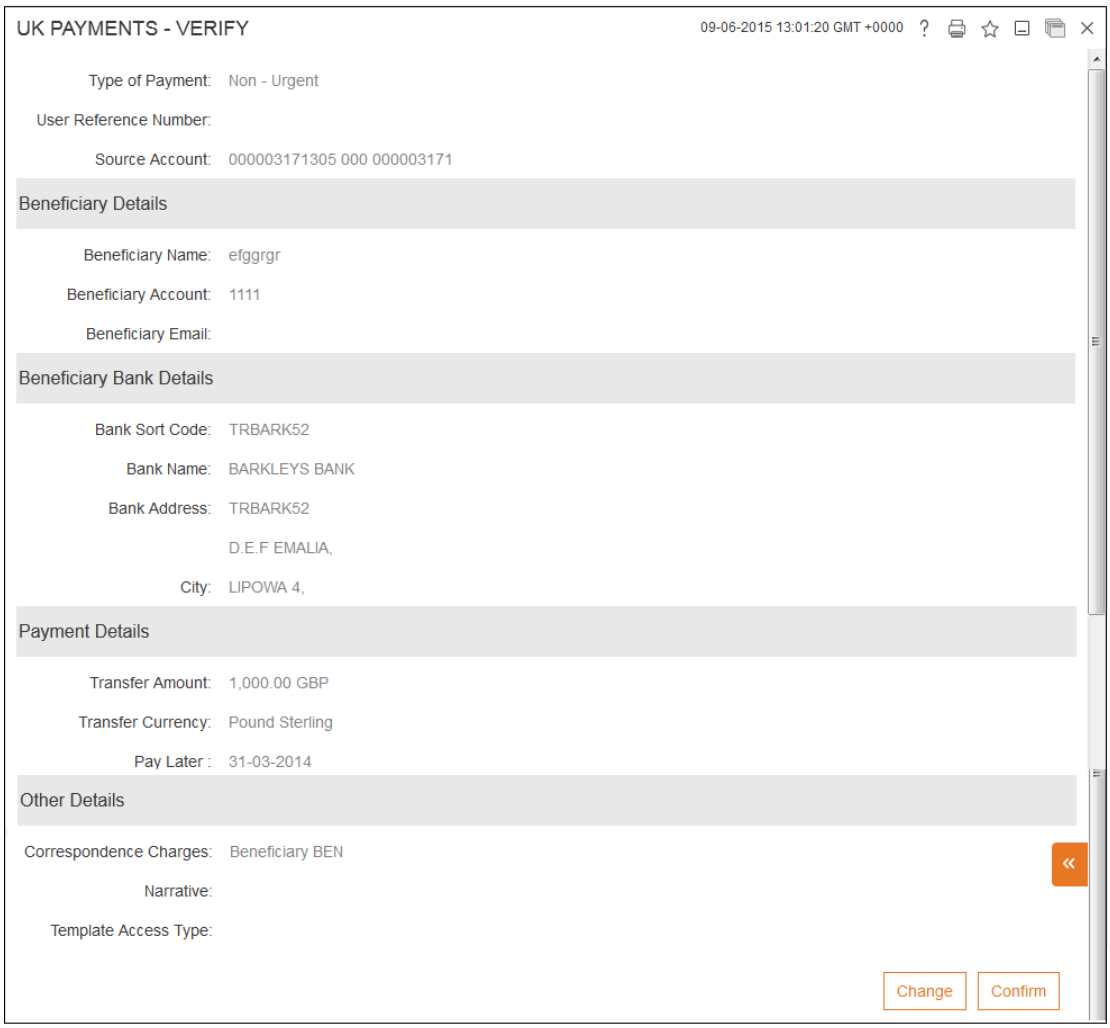
ii. From the **Visibility** list, select the appropriate option.

b. In the **Save and Submit** screen if you select the **Draft Details** option:

i. In the **New Draft** field, enter the name of the draft.

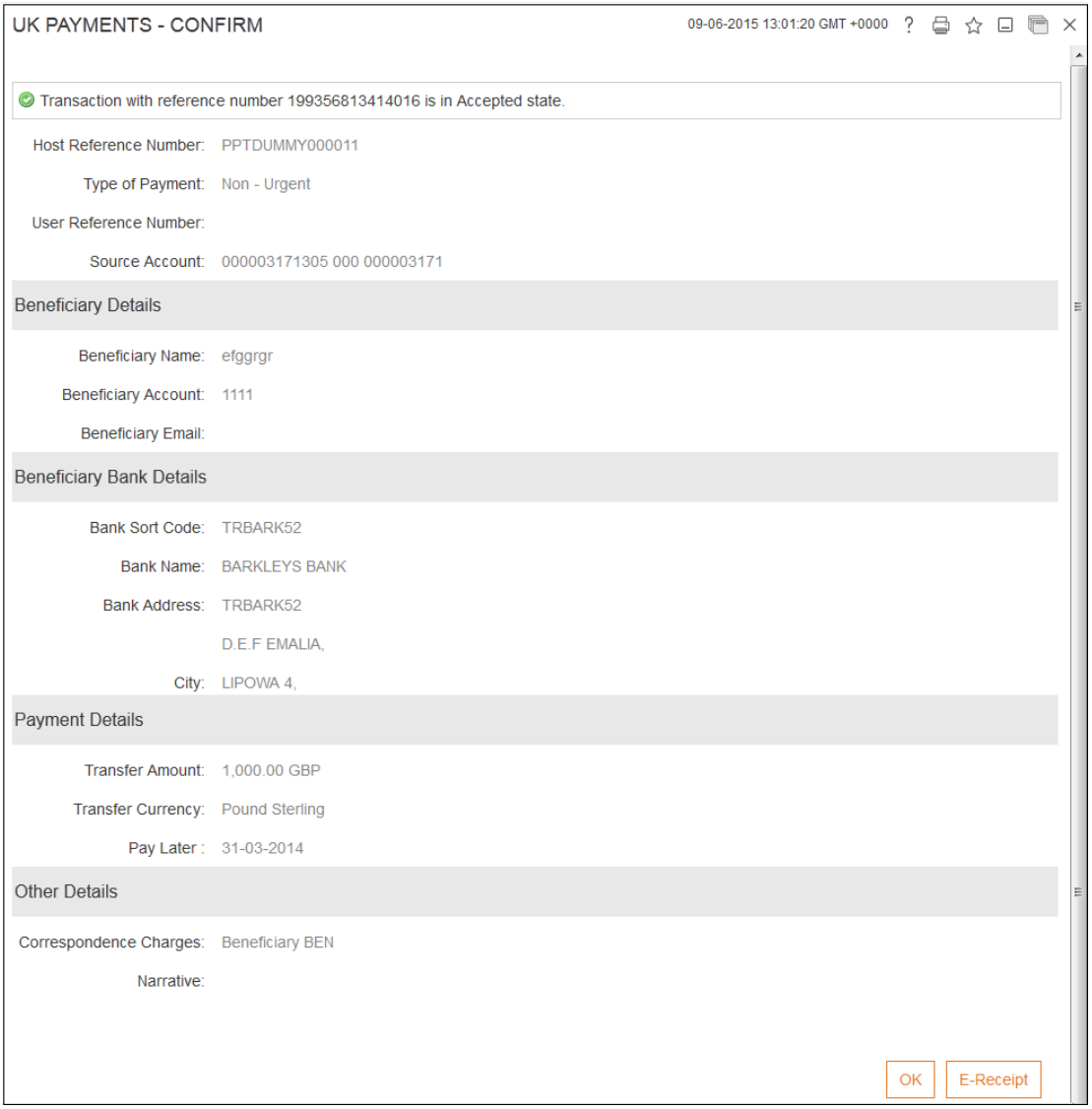
5. In the **Save and Submit** screen, click Submit.
The **UK Payments -** Verify screen appears.

UK Payments – Verify



6. Click **Confirm**.
The **UK Payments – Confirm** screen appears.
OR.
Click **Cancel** to navigate to the previous screen.
The **UK Payments** screen appears.

UK Payments - Confirm



7. Click **OK**.
   The **UK Payments** screen appears.
8. Click **E-Receipt** to generate an e-receipt for that particular transaction.
9. Refer to Additional Options sections for options like **Save as Draft/Templates**, **Save and Submit**, and **View Limits**.

Note: The Online Integration for this transaction with FLEXCUBE UBS is not available currently.

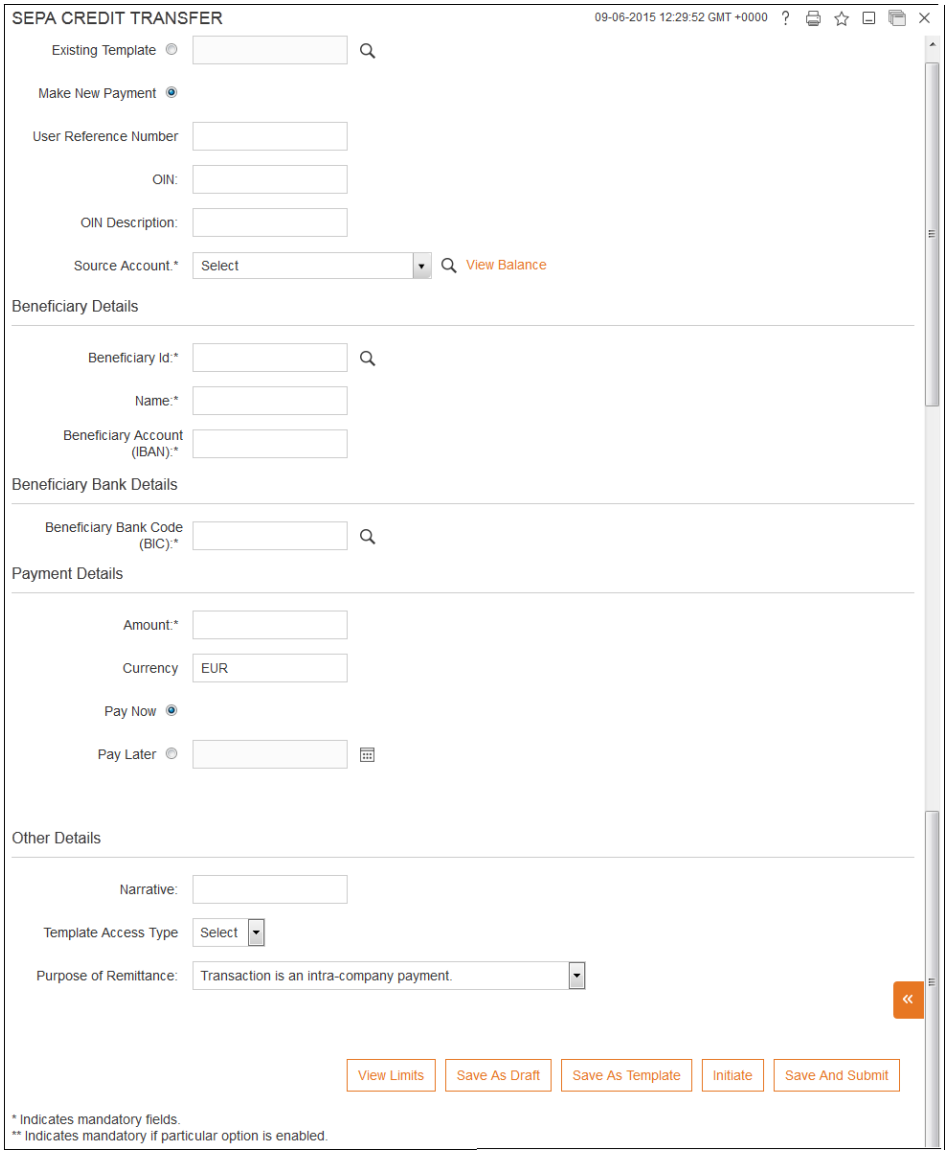
4.10 SEPA Credits

Using this option, you can initiate SEPA credit transfer. The credit transfer is an instruction from a customer to their bank authorizing the bank to debit amount from the customer's account, and pass on the credit to his beneficiary account in another bank or financial institution.

To initiate SEPA credit transfer

1. From the **Payments** menu, select **Within Country**, and then select **SEPA Credit Transfer**.
The **SEPA Credit Transfer** screen appears.

SEPA Credit Transfer



Field Description

Field Name	Description
Payment To	It is mandatory to select either **Existing Template** or **Make New Payment** option.

Field Name	Description
Existing Template	[Optional, Option] Indicates that you are using an existing payment template for fund transfer.
Make New Payment	[Optional, Option] Indicates that you are making a new payment without using a payment template for fund transfer.
User Reference Number	[Optional, Alphanumeric, 40] Indicates the reference number for future tracking.
OIN	[Optional, Alphanumeric, 35] Indicates the originator identification number.
OIN Description	[Optional, Alphanumeric, 40] Indicates the originator identification number description.
Source Account	[Mandatory, Drop-Down] Indicates the source account number. Click the **View Balance** link to view the account balance of the selected account.
Beneficiary Details	
Beneficiary ID	[Mandatory, Alphanumeric, 10] Indicates the beneficiary ID.
Name	[Mandatory, Pick List] Indicates the beneficiary name.
Beneficiary Account (IBAN)	[Mandatory, Alphanumeric, 35] Indicates the beneficiary IBAN number.
Beneficiary Bank Details	
Beneficiary Bank Code (BIC)	[Mandatory, Pick List] Indicates the beneficiary bank code.
Payment Details	
Amount	[Mandatory, Numeric, 15, Two] Indicates the amount for the credit transfer.
Currency	[Display] Displays the currency.

It is mandatory to select either **Pay Now** or **Pay Later** option.

Field Name	Description
Pay Now	[Optional, Option] Indicates immediate global payment of draft.
Pay Later	[Optional, Option] Indicates to make the SEPA credit transfer on a future date.

Note: The Transfer Date to be selected should lie between the Start Date and End Date.

Start Date – Current Date + No of days (1 to 20)

End Date – Current Date + 365 Days

If the Transfer Date happens to be a non-working day or a holiday, then transaction is processed on the next working day.

Other Details

Narrative	[Optional, Alphanumeric, 35] Indicates the brief description about the draft.
Template Access Type	[Optional, Drop-Down] Indicates the template access type. The options are: • Public • Private

2. In the **Payment To** field, select the appropriate option.
   a. If you select **Existing Template** option, click to select the template.
      The Template Search screen appears.
   b. If you select the **Make New Payment** option:
      i. From the **Source Account** list, select the appropriate option.
      ii. From the **Beneficiary Id** list, select the appropriate option
      iii. From the **Name** list, select the appropriate option.
      iv. From the **Beneficiary Account (IBAN)** list, select the appropriate option.
      v. From the **Beneficiary Bank Code (BIC)** list, select the appropriate option.
      vi. In the **Amount** field, enter the amount to be transferred.
      vii. Select any one payment option in the **Draft Details** section.
      For example, select the **Pay Now** option.
3. Click **Initiate**.
   The **SEPA Credit Transfer - Verify** screen appears.
   OR

Click **View Limits**.
The utilized limits for the selected transaction appear.
OR
Click **Save as Template**.
The **Demand Draft – Pay Order Request Confirm** screen appears and the demand draft details are saved as a draft template.
OR
Click **Save as Draft**.
The **SEPA Credit Transfer - Confirm** screen appears and the demand draft details are saved as a draft.
OR
Click **Save and Submit**.
The **Save and Submit** screen for the selected transaction appears.

a. In the **Save and Submit** screen, if you select the **Template Details** option:

   i. In the **New Template** field, enter the name of the payment template.

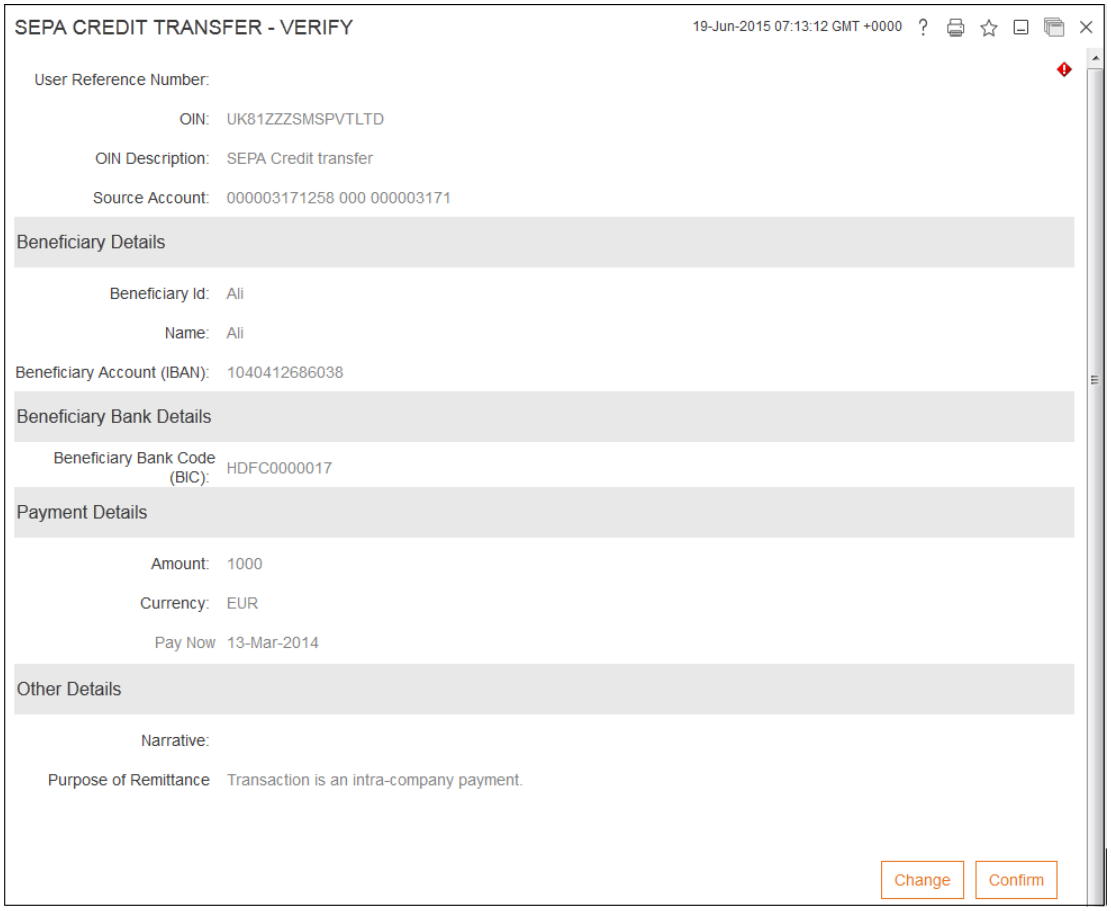
   ii. From the **Visibility** list, select the appropriate option.

b. In the **Save and Submit** screen if you select the **Draft Details** option:

   i. In the **New Draft** field, enter the name of the draft.

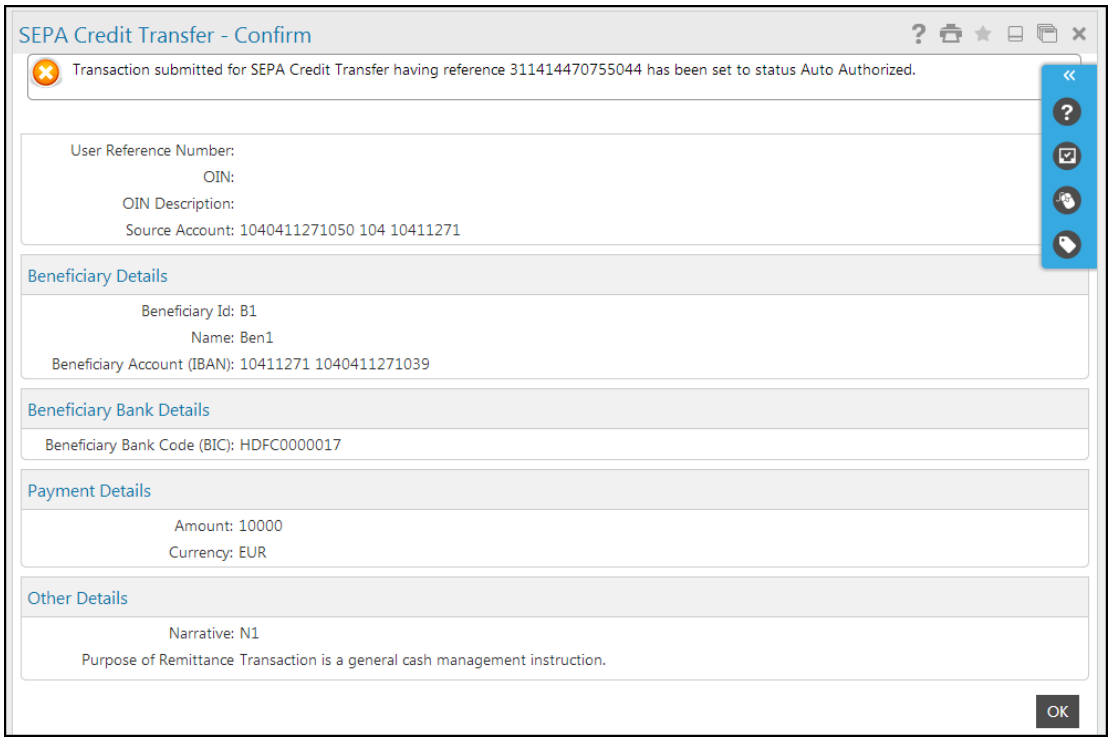
4. In the **Save and Submit** screen, click Submit.
The **SEPA Credit Transfer -** Verify screen appears.

SEPA Credit Transfer - Verify



5. Click **Confirm**.
The **SEPA Credit Transfer - Confirm** screen with the status message appears.
OR
Click **Change** to navigate to the previous screen.
The **SEPA Credit Transfer** screen appears.

SEPA Credit Transfer - Confirm



6. Click **OK**.
   The SEPA Credit Transfer screen appears.
7. Refer to **Additional Options** sections for options like **Save as Draft/Templates**, **Save and Submit**, and **View Limits**.

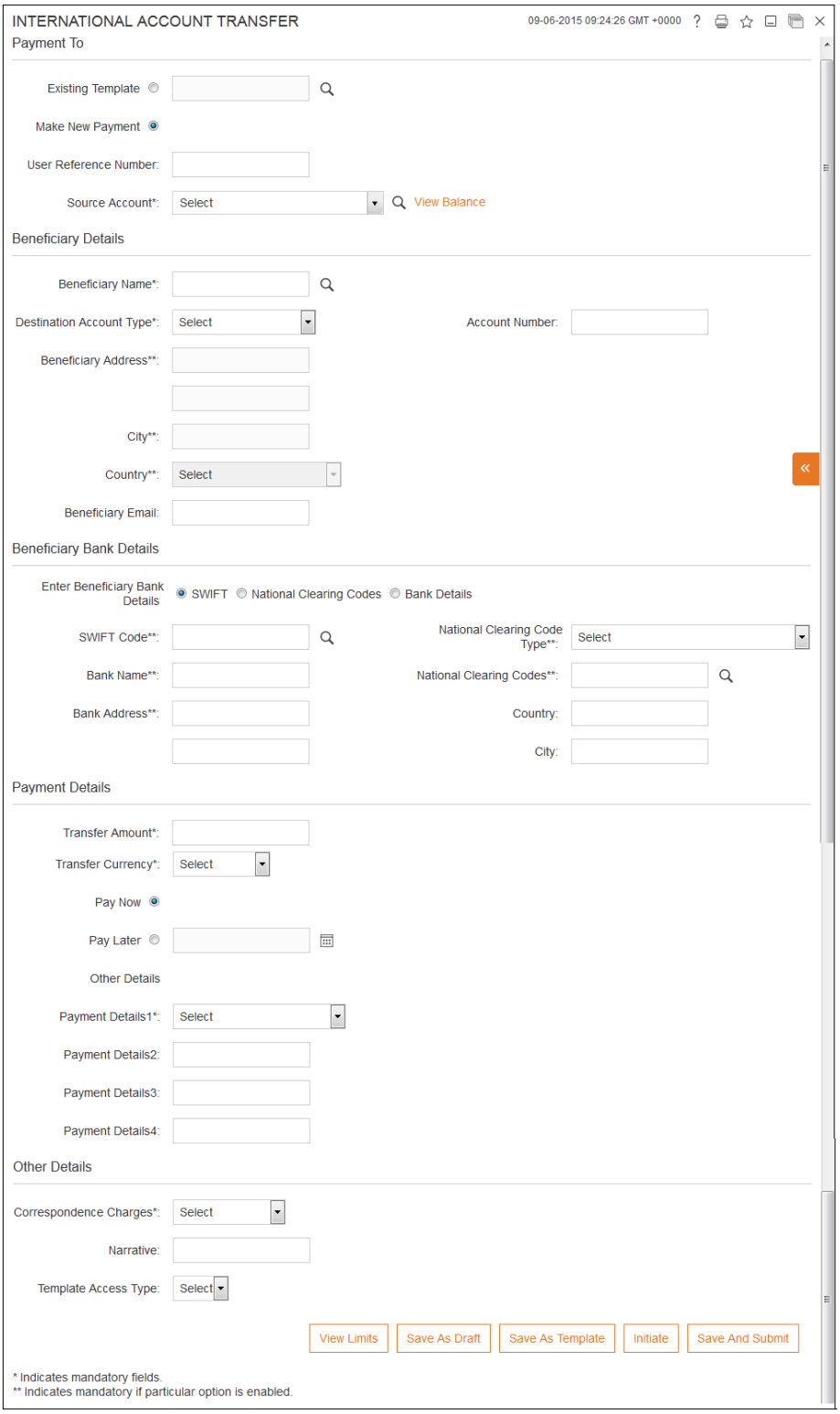
4.11 International Transfers

Using this option, you can transfer funds globally, i.e., you can transfer funds to any account in any bank across the globe. Such transfer can be made either by using an existing template or as a new payment transaction. The payment can be processed immediately, or on a specific future date, or as per your standing instructions with the bank.

To initiate international account transfer

1. From the **Payments** menu, select **Cross Border**, and then select **International Account Transfer**.
   The **International Account Transfer** screen appears.

International Account Transfer



Field Description

Field Name	Description
Payment To	
It is mandatory to select either **Existing Template** or **Make New Payment** option.	
Existing Template	[Optional, Option] Indicates that you are using an existing payment template for fund transfer.
Make New Payment	[Optional, Option] Indicates that you are making a new payment without using a payment template for fund transfer.
User Reference Number	[Optional, Alphanumeric, 40] Indicates the reference number for future tracking.
Source Account	[Mandatory, Drop-Down] Indicates the source account number. Click the **View Balance** link to view the account balance of the selected account.
Beneficiary Details	
To enable below fields, select the **Make New Payment** option, from the **Payment To** section.	
Beneficiary Name	[Conditional, Alphanumeric, 35] Indicates the beneficiary name.
Destination Account Type	[Conditional, Drop-Down] Indicates the destination account. The options are: • Enter Account No • Pay Over The Counter
Beneficiary Address	[Conditional, Alphanumeric, 35 x 2] Indicates the beneficiary address.
City	[Conditional, Alphanumeric, 35] Indicates the beneficiary city. The beneficiary city will get automatically populated here after the selection of the beneficiary name.
Country	[Conditional, Drop-Down] Indicates the beneficiary country.

Field Name	Description
Beneficiary Email	[Conditional, Alphanumeric, 40] Indicates the beneficiary email.
Account Number	[Conditional, Alphanumeric, 34] Indicates the beneficiary account number.
Beneficiary Bank Details	
To enable below fields, select the **Make New Payment** option, from the **Payment To** section.	
Enter Beneficiary Bank Details	[Conditional, Option] Indicates the beneficiary bank details. The options are: • SWIFT • National Clearing Codes • Bank Details
SWIFT Code	[Conditional, Pick List] Indicates the swift code.
Bank Name	[Conditional, Alphanumeric, 150] Indicates the beneficiary bank details. To enable this field, select the **Bank Details** option, from the **Enter Beneficiary Bank Details** field.
Bank Address	[Conditional, Alphanumeric, 70] Type the bank address. To enable this field, select the **Bank Details** option, from the **Enter Beneficiary Bank Details** field.
National Clearing Code	[Conditional, Pick List] Indicates the national clearing codes. To enable this field, select the **National Clearing Codes** option, from the **Enter Beneficiary Bank Details** field.
National Clearing Code Type	[Conditional, Drop-Down] Indicates the national clearing code type. To enable this field, select the **National Clearing Codes** option, from the **Enter Beneficiary Bank Details** field.
Country	[Conditional, Alphanumeric, 35] Indicates the beneficiary country name. To enable this field, select the **Bank Details** option, from the **Enter Beneficiary Bank Details** field.

Field Name	Description
City	[Conditional, Alphanumeric, 26] Indicates the city name. To enable this field, select the **Bank Details** option, from the **Enter Beneficiary Bank Details** field.
Payment Details	
Transfer Amount	[Mandatory, Numeric, 15] Indicates the transfer amount.
Transfer Currency	[Mandatory, Drop-Down] Indicates the transfer currency from the list.

It is mandatory to select either **Pay Now** or **Pay Later** option.

Pay Now	[Optional, Option] Indicates immediate international account transfer.
Pay Later	[Optional, Option] Indicates to make the international account transfer on a future date.

Note: The Transfer Date to be selected should lie between the Start Date and the End Date.

Start Date – Current Date + No of days (1 to 20)

End Date – Current Date + 365 Days

If the Transfer Date happens to be a non-working day or a holiday, then transaction is processed on the next working day.

Other Details	
Payment Details 1	[Mandatory, Drop-Down] Indicates the payments details.
Payment Details 2/3/4	[Optional, Alphanumeric, 35 x 3] Indicates the payment details.
Other Details	
Correspondence Charges	[Mandatory, Drop-Down] Indicates the correspondence charges.
Narrative	[Optional, Alphanumeric, 35] Indicates the brief narration about the international account transfer.

Field Name	Description
Template Access Type	[Optional, Drop-Down] Indicates the template access type. The options are: • Public • Private

2. In the **Payment To** field, select the appropriate option.

   a. If you select **Existing Template** option, click to select the template.
   The Template Search screen appears.

   b. If you select the **Make New Payment** option:

      i. From the **Source Account** list, select the appropriate option.

      ii. From the **Beneficiary Name** list, select the appropriate option.

      iii. From the **Destination Account Type**, select the appropriate account type.

      iv. If you select **Enter Account No**, from the **Destination Account Type** list, In the **Account Number** field, enter the account number.

      v. In the **Beneficiary Address** field, enter the beneficiary address.

      vi. In the **City** field, enter the city name.

      vii. From the **Country** list, select the appropriate option.

      viii. In the **Enter Beneficiary Bank Details** field, select the appropriate option.

      ix. Enter the appropriate details, depending on the selected option.

      x. In the **Transfer Amount** field, enter the amount that you want to transfer.

      xi. From the **Transfer Currency** list, select the appropriate option.

      xii. Select any one payment option in the **Payment Details** section.
      For example, select the **Pay Now** option.

      xiii. From the **Correspondence Charges** list, select the appropriate option.

3. Click **Initiate**.
   The **Internal Account Transfer Verify** screen appears.
   OR
   Click **View Limits**.
   The utilized limits for the selected transaction appear.
   OR
   Click **Save as Template**.
   The **Own Account Transfer - Confirm** screen appears and the fund transfer details are saved as a payment template.
   OR
   Click **Save as Draft**.
   The **Own Account Transfer - Confirm** screen appears and the fund transfer details are saved as a draft.
   OR

Click **Save and Submit**.
The **Save and Submit** screen for the selected transaction appears.

a. In the **Save and Submit** screen, if you select the **Template Details** option:

   i. In the **New Template** field, enter the name of the payment template.

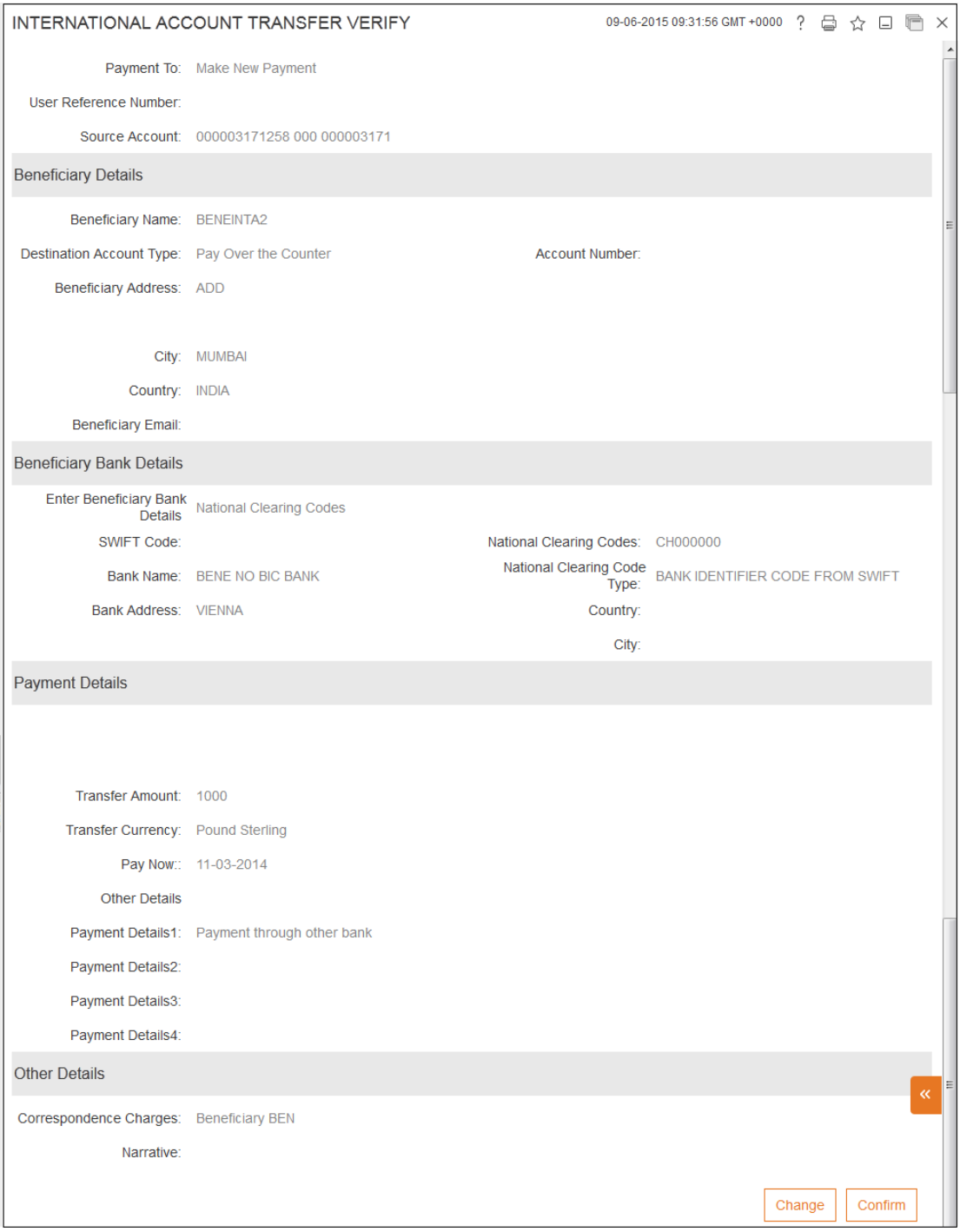
   ii. From the **Visibility** list, select the appropriate option.

b. In the **Save and Submit** screen if you select the **Draft Details** option:

   i. In the **New Draft** field, enter the name of the draft.

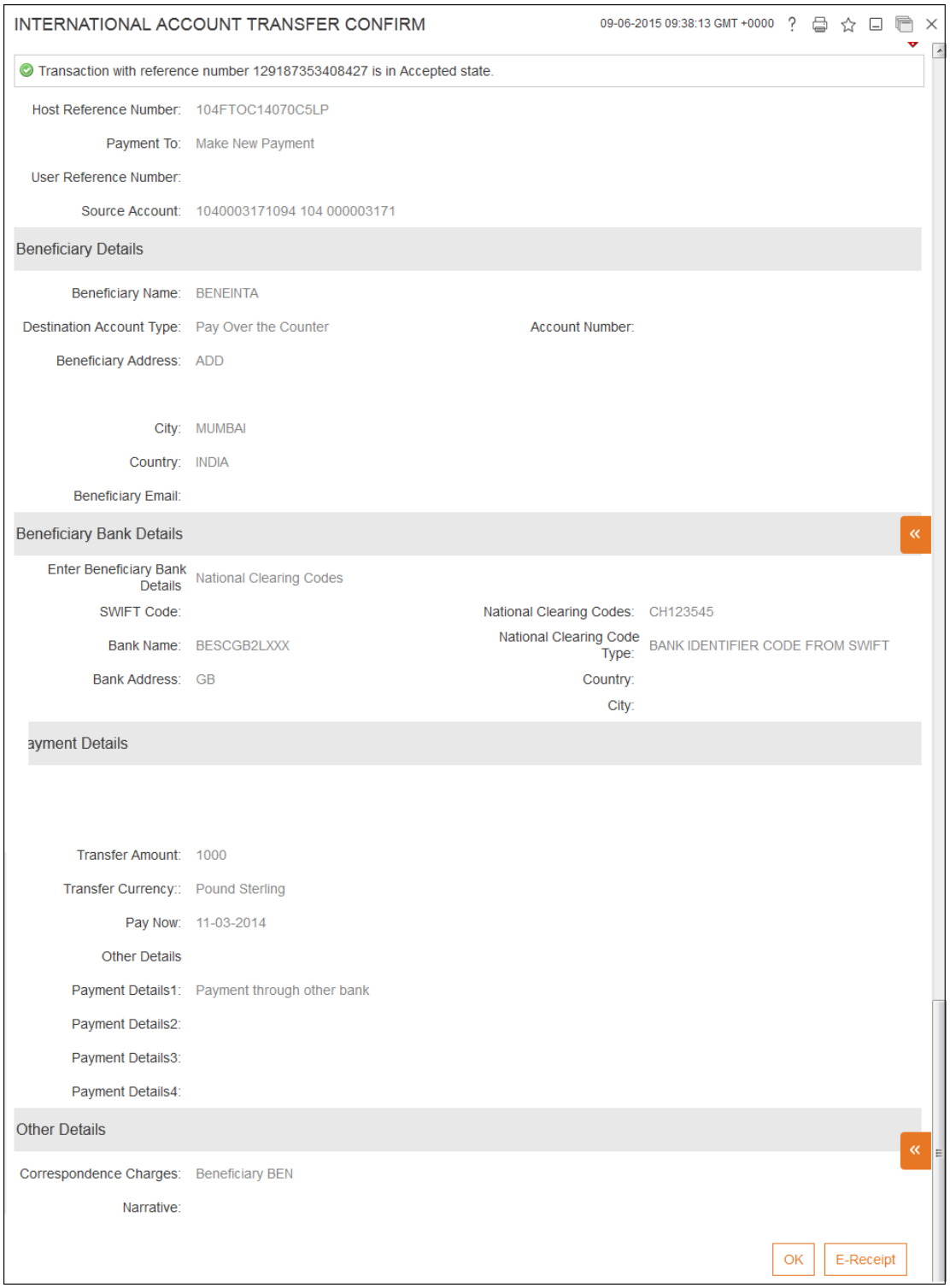
c. In the **Save and Submit** screen, click **Submit**.
The International **Account Transfer - Verify** screen appears.

International Account Transfer Verify



4. Click **Confirm**.
   The **International Account Transfer Confirm screen appears**.
   OR
   Click **Change** to navigate to the previous screen.
   The **International Account Transfer screen appears.**

International Account Transfer Confirm



5. Click **e-receipt** to generate an e-receipt for the completed transaction.

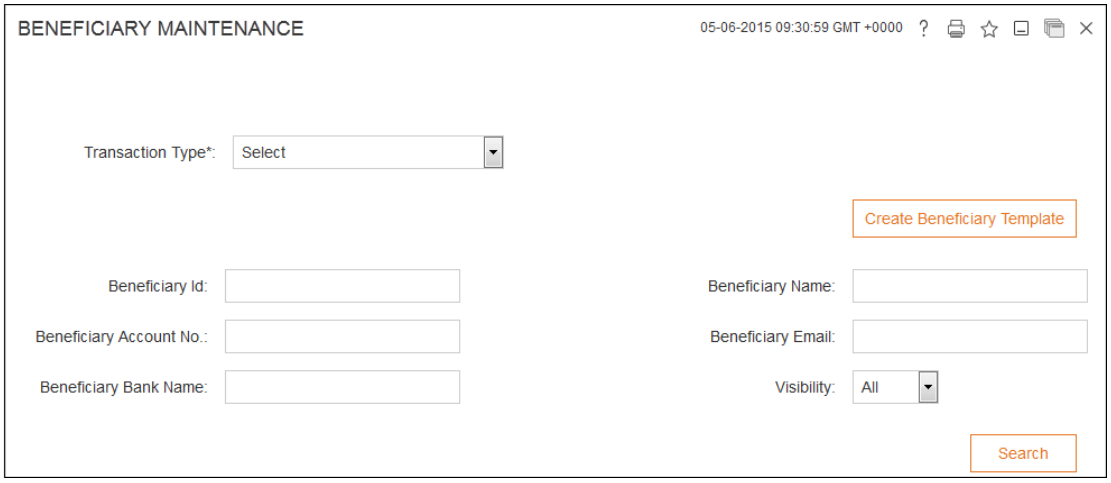
6. Click **OK**.
The **International Account Transfer** screen appears

4.12 Beneficiary Maintenance

To maintain a beneficiary

1. From the **Payments** menu, select **Recurring Transfer and Payments**, and then select **Beneficiary Maintenance**.
The **Beneficiary Maintenance** screen appears.

Beneficiary Maintenance



Note: You can create new beneficiaries template for various transaction types, by selecting any transaction type and clicking the **Create Beneficiary Template** button. Refer to the section Beneficiary Maintenance – Internal Transfer onwards for beneficiary creation.

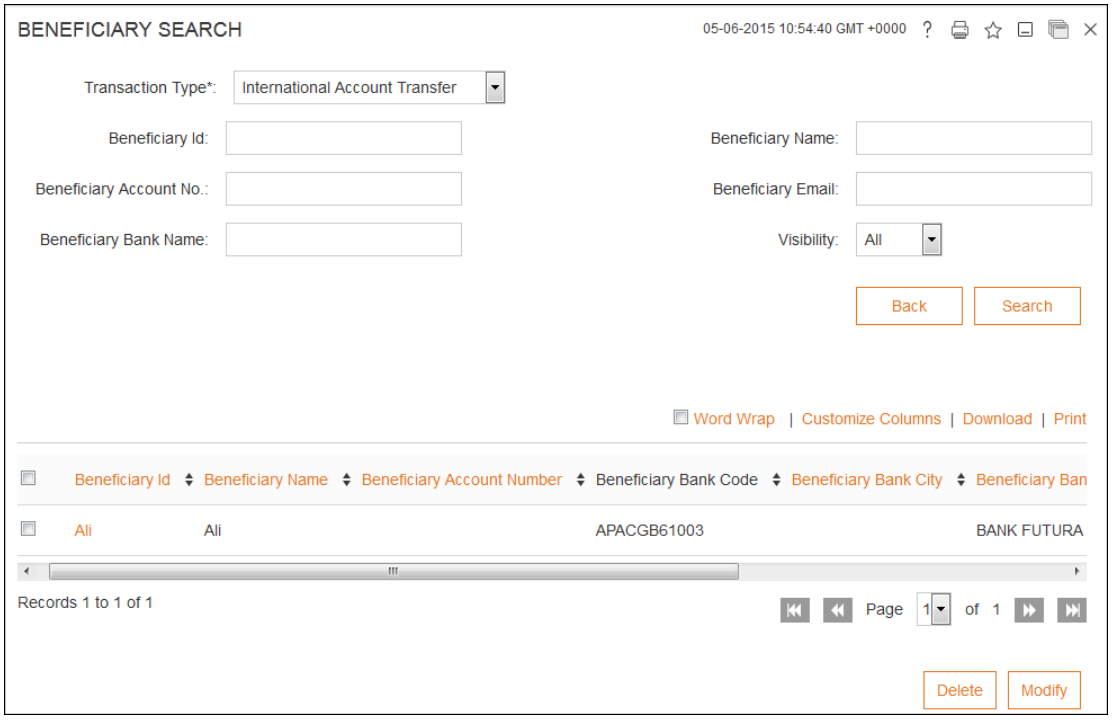
Field Description

Field Name	Description
Transaction Type	[Mandatory, Drop-Down] Indicates the transaction type, for which template is to be searched.
Beneficiary ID	[Optional, Alphanumeric, 10] Indicates the beneficiary ID.
Beneficiary Name	[Optional, Alphanumeric, 35] Indicates the beneficiary name.
Beneficiary Account No.	[Optional, Alphanumeric, 35] Indicates the beneficiary account number.

Field Name	Description
Beneficiary Email	[Optional, Alphanumeric, 35] Indicates the beneficiary email ID.
Beneficiary Bank Name	[Optional, Alphanumeric, 35] Indicates the beneficiary bank name.
Visibility	[Mandatory, Drop-Down] Indicates the beneficiary access level. The options are : • All • Public • Private

2. From the **Transaction Type** list, select the appropriate option.
3. Click **Search**.
The **Beneficiary Maintenance** screen appears with exiting templates that can be viewed, deleted, or modified.

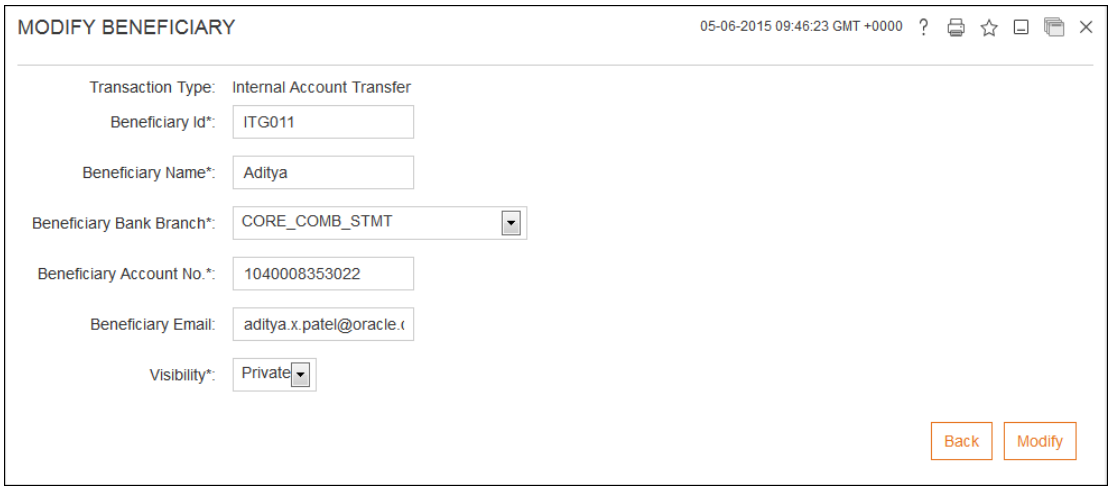
Beneficiary Maintenance



4. Click or to navigate to the next or previous page in the list, respectively.
5. Click or to navigate to the first or last page in the list, respectively.

6. Select a record and click **Download** to download the complete statement.
   The **Beneficiary Maintenance Download** screen appears.
7. Click **Customize Columns** to reorder the columns or select the columns that appear in the list.
8. Click **Print** to print the data.
9. To enable the word wrap in the columns, select the **Word Wrap** check box.
10. From the **File Format** list, select the appropriate file format to be downloaded.
11. Click **Download**.
    The **File Download** screen appears.
    OR
    Click **Close** to close the downloading.
12. Click **Save File** to save the file on your file system.
13. Click **Open with** to open the file.
    OR
    Click **Cancel** to close the download complete screen and to view the file later.
14. Select a **Beneficiary ID** by selecting the respective checkbox from the **Beneficiary Maintenance Search** screen.
15. Click **Modify** to modify the selected beneficiary template.
    The **Modify Beneficiary** screen appears.

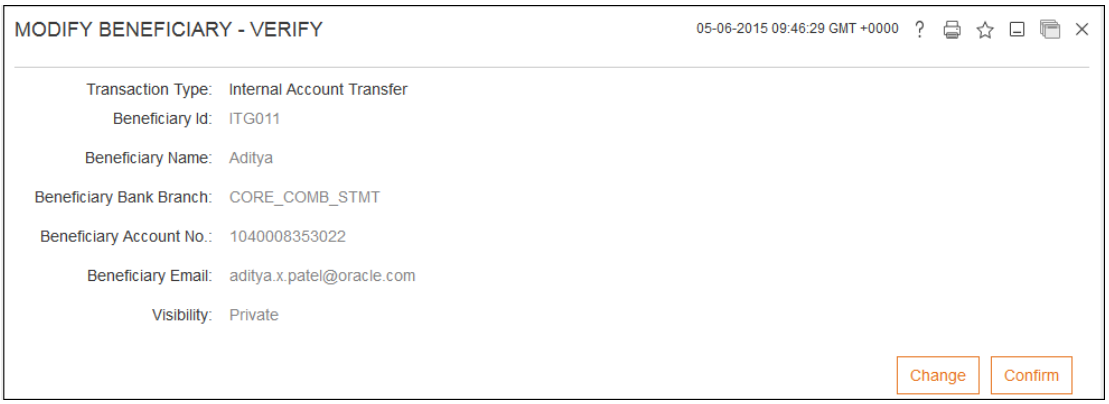
Modify Beneficiary



16. In the **Beneficiary Id** field, enter the beneficiary ID.
17. In the **Beneficiary Name** field, enter the beneficiary name.
18. From the **Beneficiary Bank Branch** list, select the appropriate beneficiary branch.
19. In the **Beneficiary Account No.** field enter the beneficiary account number.
20. From the **Visibility** list, select the appropriate option.
21. Click **Modify** to modify the selected beneficiary template.
    The **Modify Beneficiary - Verify** screen appears.
    OR

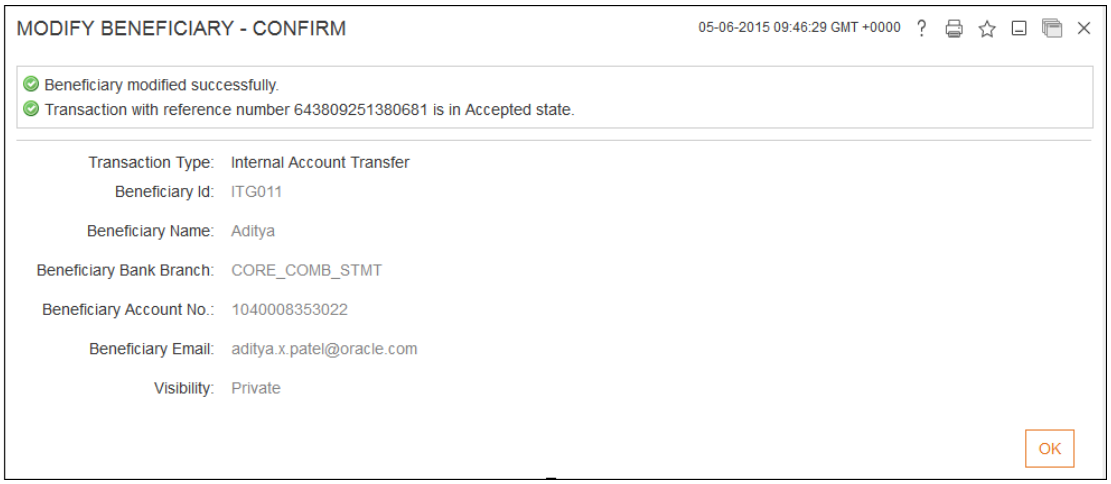
Click **Back** to navigate to the previous screen.
The **Modify Beneficiary** screen appears

Modify Beneficiary - Verify



22. Click **Confirm**.
The **Modify Beneficiary - Confirm** screen appears.
OR
Click **Change** to change the details.
The **Modify Beneficiary - Verify** screen appears.

Modify Beneficiary – Confirm



23. Click **OK**.
The initial **Beneficiary Maintenance** screen appears.

Deleting a Beneficiary

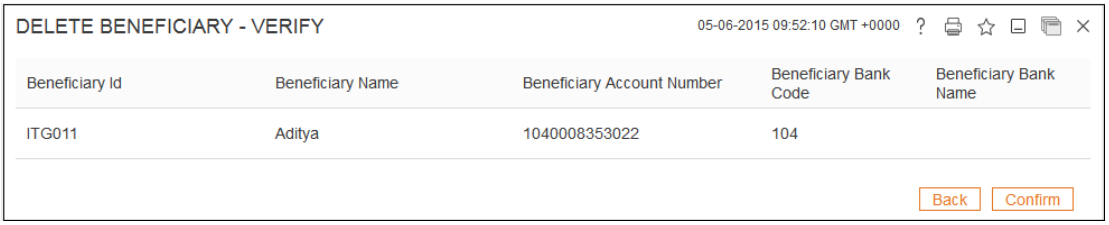
1. From the **Payments** menu, select **Beneficiary Maintenance**.
The **Beneficiary Maintenance** screen appears.
2. From the **Transaction Type** list, select the appropriate option.

3. Click **Search**.
The search result appears.

4. To delete a beneficiary, select the check box.

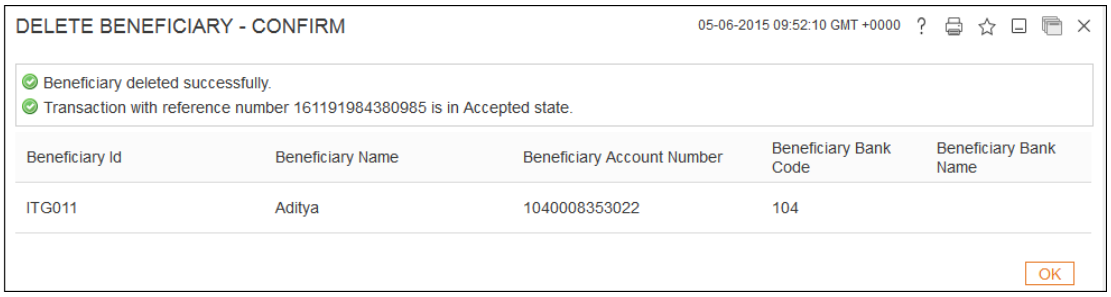
5. Click **Delete**.
The **Beneficiary Maintenance – Delete Beneficiary – Verify** screen appears.

Beneficiary Maintenance – Delete Beneficiary – Verify



6. Click **Confirm**.
The **Beneficiary Maintenance – Delete Beneficiary – Confirm** screen appears.
OR
Click **Back** to navigate to the previous screen.
The **Beneficiary Maintenance – Delete Beneficiary – Verify** screen appears.

Beneficiary Maintenance – Delete Beneficiary – Confirm



7. Click **OK**.
The initial **Beneficiary Maintenance** screen appears.

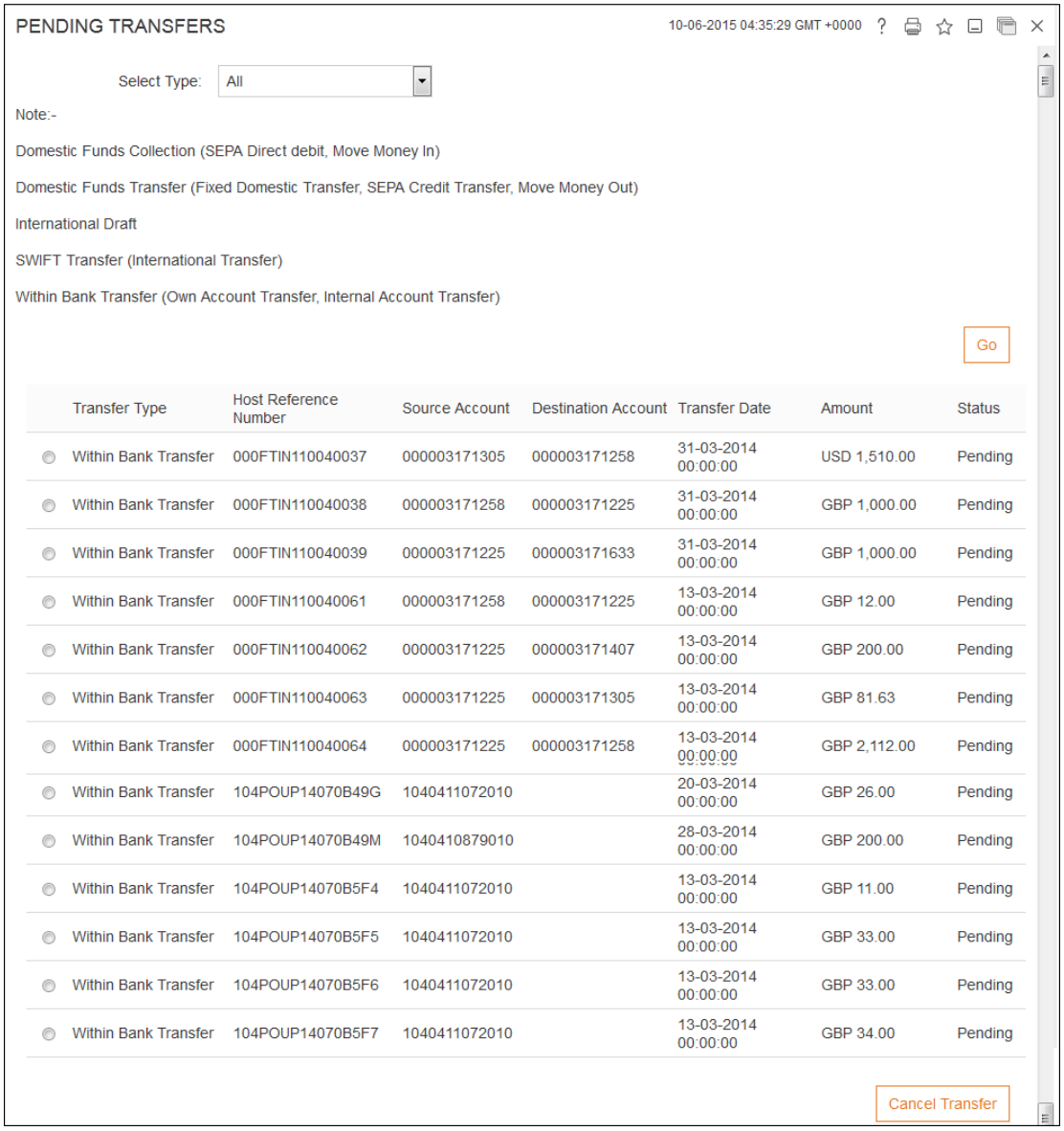
4.13 View Pending Transfers

Using this option, you can view the pending transfers whether it is move money in or move money out and group them for clarity purpose. You can also cancel any pending transfers in the application.

To view pending transfers

1. From the **Payments** menu, select **Pending Transfers**.
The **Pending Transfers** screen appears

Pending Transfers


PENDING TRANSFERS
10-06-2015 04:35:29 GMT +0000
Select Type: All
Note:-
Domestic Funds Collection (SEPA Direct debit, Move Money In)
Domestic Funds Transfer (Fixed Domestic Transfer, SEPA Credit Transfer, Move Money Out)
International Draft
SWIFT Transfer (International Transfer)
Within Bank Transfer (Own Account Transfer, Internal Account Transfer)
Go
Transfer Type | Host Reference Number | Source Account | Destination Account | Transfer Date | Amount | Status
Within Bank Transfer | 000FTIN110040037 | 000003171305 | 000003171258 | 31-03-2014 00:00:00 | USD 1,510.00 | Pending
Within Bank Transfer | 000FTIN110040038 | 000003171258 | 000003171225 | 31-03-2014 00:00:00 | GBP 1,000.00 | Pending
Within Bank Transfer | 000FTIN110040039 | 000003171225 | 000003171633 | 31-03-2014 00:00:00 | GBP 1,000.00 | Pending
Within Bank Transfer | 000FTIN110040061 | 000003171258 | 000003171225 | 13-03-2014 00:00:00 | GBP 12.00 | Pending
Within Bank Transfer | 000FTIN110040062 | 000003171225 | 000003171407 | 13-03-2014 00:00:00 | GBP 200.00 | Pending
Within Bank Transfer | 000FTIN110040063 | 000003171225 | 000003171305 | 13-03-2014 00:00:00 | GBP 81.63 | Pending
Within Bank Transfer | 000FTIN110040064 | 000003171225 | 000003171258 | 13-03-2014 00:00:00 | GBP 2,112.00 | Pending
Within Bank Transfer | 104POUP14070B49G | 1040411072010 | | 20-03-2014 00:00:00 | GBP 26.00 | Pending
Within Bank Transfer | 104POUP14070B49M | 1040410879010 | | 28-03-2014 00:00:00 | GBP 200.00 | Pending
Within Bank Transfer | 104POUP14070B5F4 | 1040411072010 | | 13-03-2014 00:00:00 | GBP 11.00 | Pending
Within Bank Transfer | 104POUP14070B5F5 | 1040411072010 | | 13-03-2014 00:00:00 | GBP 33.00 | Pending
Within Bank Transfer | 104POUP14070B5F6 | 1040411072010 | | 13-03-2014 00:00:00 | GBP 33.00 | Pending
Within Bank Transfer | 104POUP14070B5F7 | 1040411072010 | | 13-03-2014 00:00:00 | GBP 34.00 | Pending
Cancel Transfer

Field Description

Field Name	Description
Transfer Type	[Display] Displays the type of transfer.
Host Reference Number	[Display] Displays the host reference number.

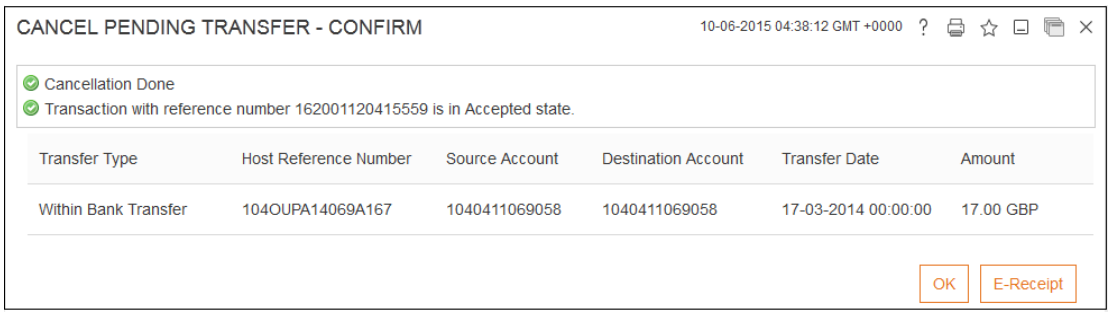
Field Name	Description
Source Account	[Display] Displays the desired source account for the transaction.
Destination Account	[Display] Displays the destination account for the transaction.
Transfer Date	[Display] Displays the transfer date for the transaction.
Amount	[Display] Displays the amount of the transaction.
Status	[Display] Displays the reason due to which the transfer is pending.

2. In the **Transfer Type** column, select the appropriate option.
3. Click **Cancel Transfer**.
   The **Cancel Pending Transfer – Verify** screen appears.

Pending Transfers View – Cancel Verify

4. Click **Confirm**.
   The **Pending Transfer - Cancel – Confirm** screen appears.
   OR
   Click **Change** to change the entered details.
   The **Cancel Pending Transfer** screen appears.

Pending Transfers – Cancel - Confirm



5. Click **OK**.
The **Pending Transfer** screen appears.

5. Originations

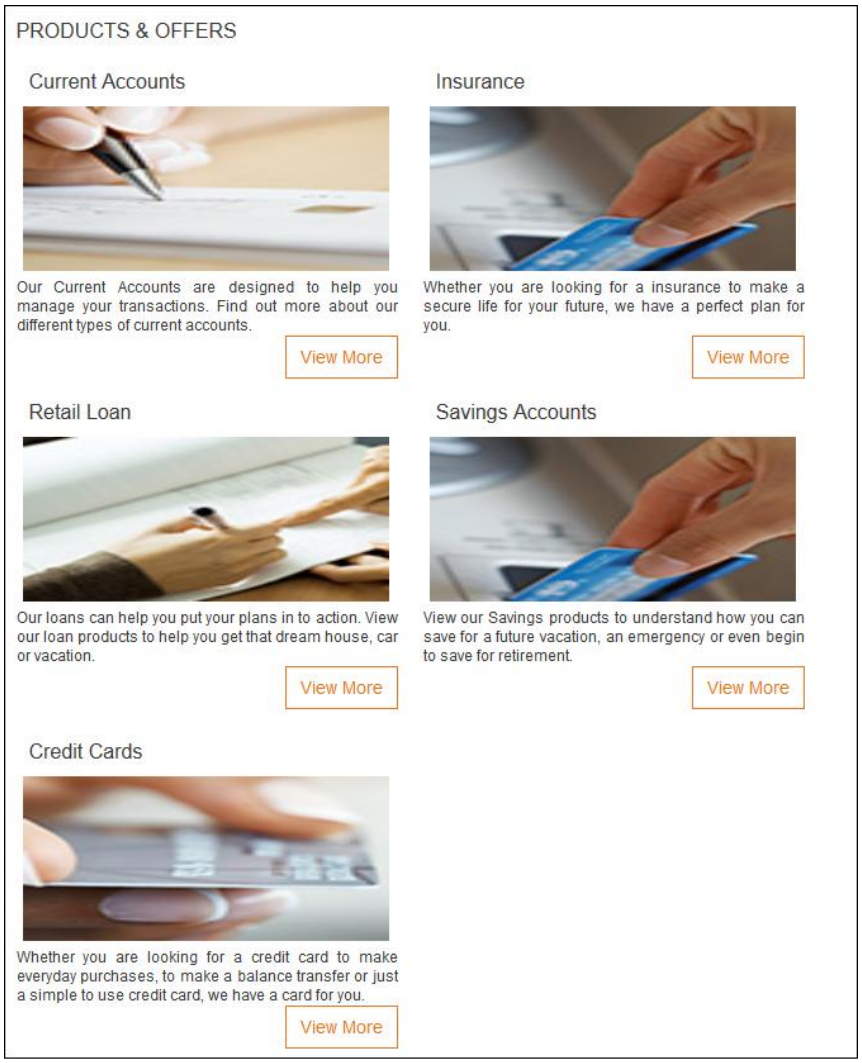
5.1 Applications

5.1.1 Offers

To open a account for prospect user

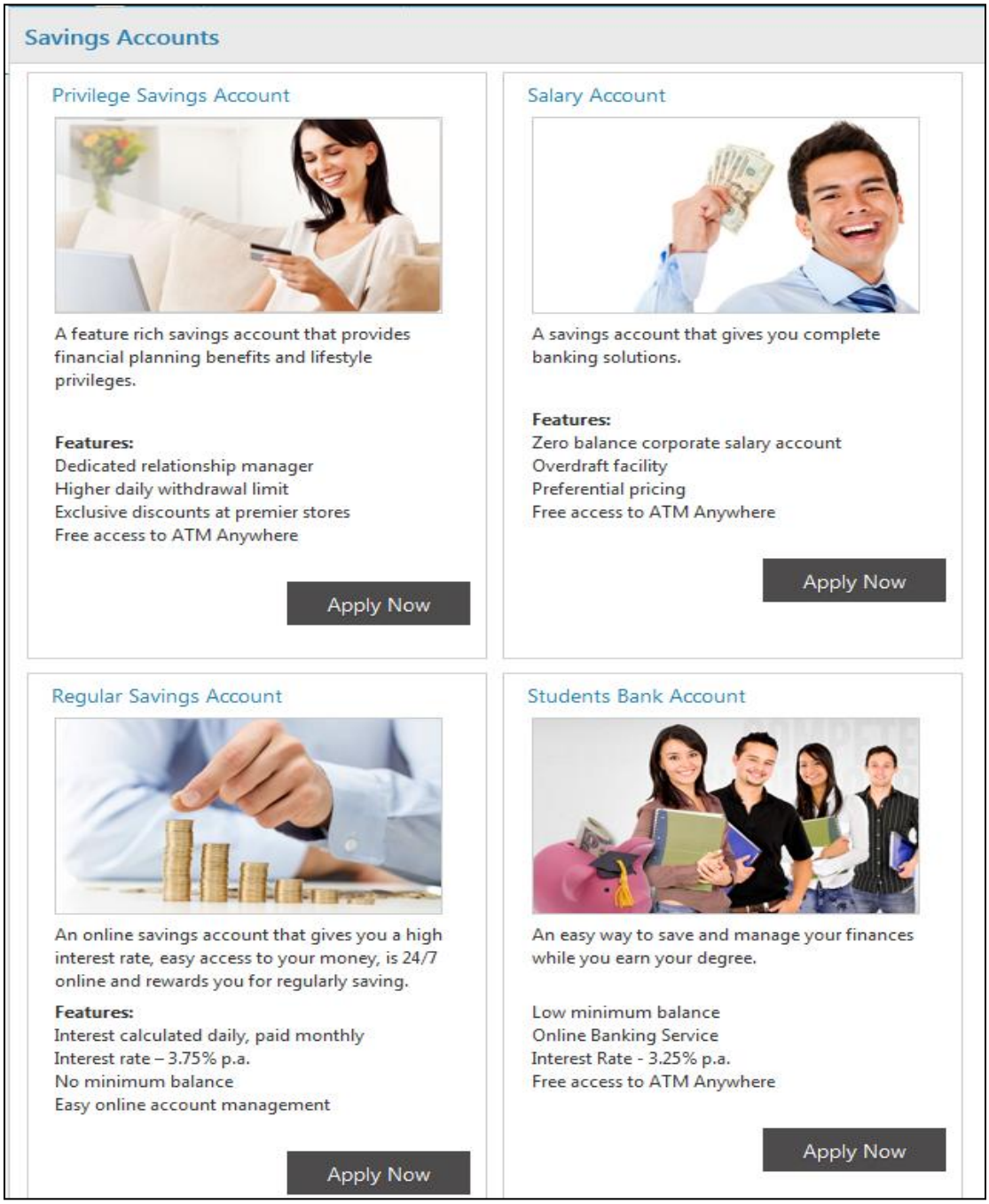
1. In the **Login** screen, in the **Product and Offers** section, click the desired product.

Product & Offers


PRODUCTS & OFFERS
Current Accounts
Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.
View More
Insurance
Whether you are looking for a insurance to make a secure life for your future, we have a perfect plan for you.
View More
Retail Loan
Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation.
View More
Savings Accounts
View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.
View More
Credit Cards
Whether you are looking for a credit card to make everyday purchases, to make a balance transfer or just a simple to use credit card, we have a card for you.
View More

2. **Click View More.**
The products available under the selected product category appear in the new screen**.**

Product and Offers


Savings Accounts
Privilege Savings Account
A feature rich savings account that provides financial planning benefits and lifestyle privileges.
Features:
Dedicated relationship manager
Higher daily withdrawal limit
Exclusive discounts at premier stores
Free access to ATM Anywhere
Apply Now
Salary Account
A savings account that gives you complete banking solutions.
Features:
Zero balance corporate salary account
Overdraft facility
Preferential pricing
Free access to ATM Anywhere
Apply Now
Regular Savings Account
An online savings account that gives you a high interest rate, easy access to your money, is 24/7 online and rewards you for regularly saving.
Features:
Interest calculated daily, paid monthly
Interest rate – 3.75% p.a.
No minimum balance
Easy online account management
Apply Now
Students Bank Account
An easy way to save and manage your finances while you earn your degree.
Low minimum balance
Online Banking Service
Interest Rate - 3.25% p.a.
Free access to ATM Anywhere
Apply Now

3. Click **Apply Now**.
The **Online Application Form** screen appears.
OR
Click Share on facebook to share this page with peers.
The **facebook** login screen appears.

6. Customer Services

6.1 Mailbox

Using this option you can communicate with the bank administrators through e-mail in the application. You can send and receive e-mail messages in the application. You can also view the notifications, alert messages and general messages sent to you by the bank in the application.

You can view the number of received e-mails and access all your received and sent e-mails from the dashboard of the application.

Like popular e-mail clients that you may have used, the Mailbox offers an Inbox - where you can view messages and notifications sent to you, a Send Message facility using which you can send messages to the customer and a Sent folder, which allows you to view all the sent items.

The mail box functionality is subdivided into the following sub-sections:

- Viewing Received Messages (Inbox)
- Viewing Sent Messages (Sent Messages)
- Sending Messages(Compose)

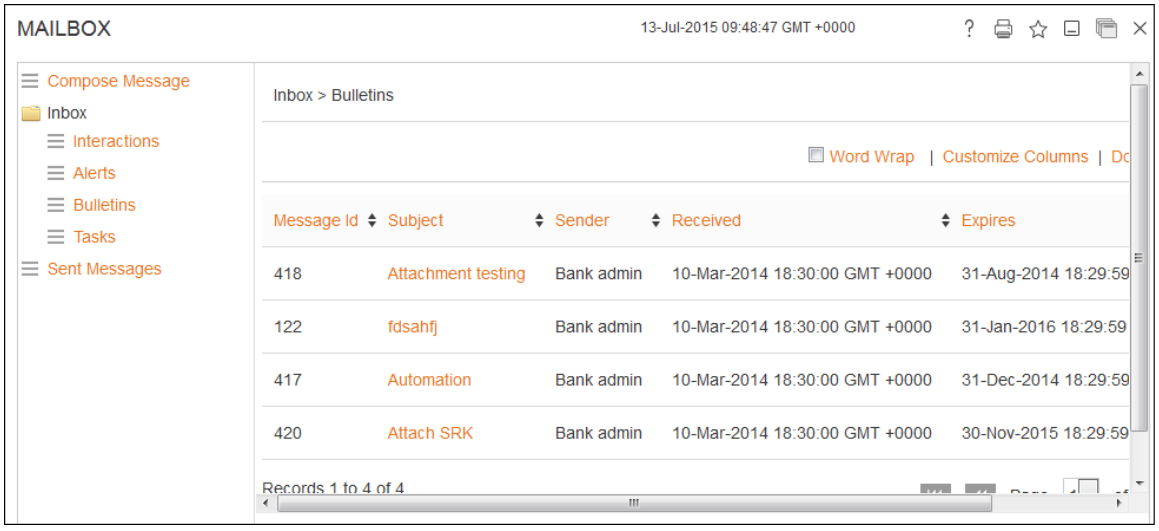
6.1.1 Viewing Received Message

The **Inbox** folder stores all the bulletin messages sent to you. You can view the individual messages by clicking on the Sender's Name. The following procedure explains the steps to access the Inbox and view a message stored within it.

To view received messages

1. From the **Customer Services** menu, select **Mailbox**.
The **Messages** screen appears.

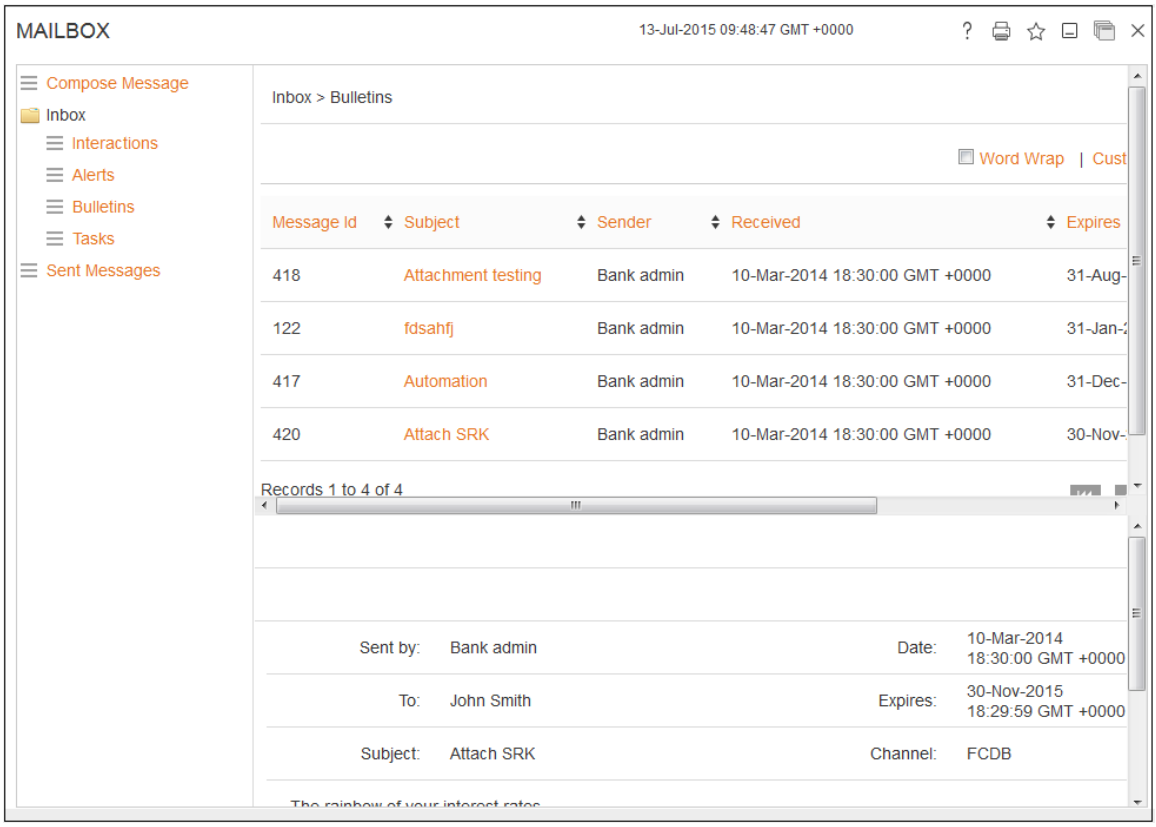
Mailbox



2. Click **Inbox**.

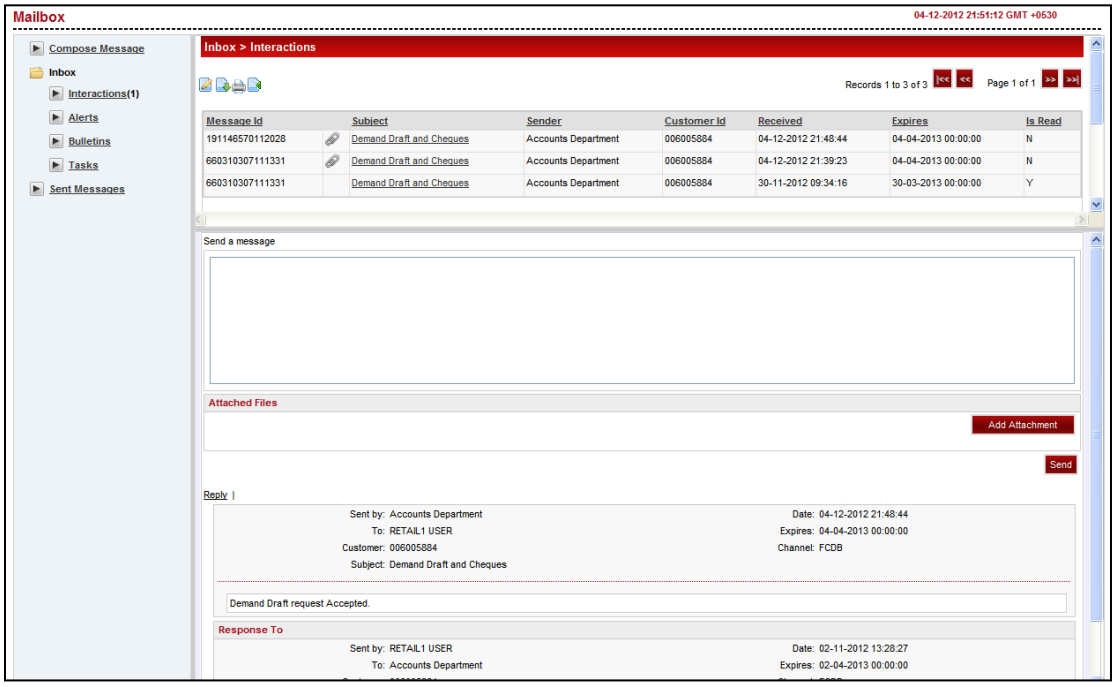
3. Click the **Subject** link to view the message

Mailbox



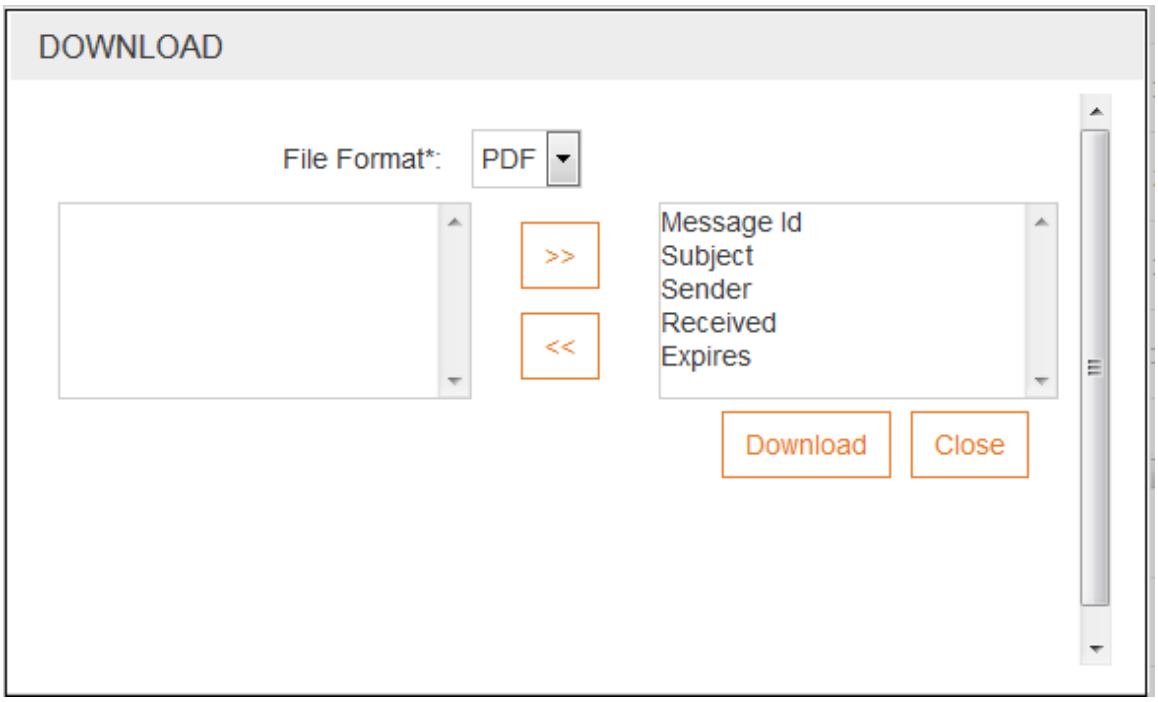
4. Click the **Reply** link in order to reply to the current message.

Mailbox



5. In the **Send a Message** field, enter the message to be sent.
6. Click **Send**.
   The **Confirmation** message appears.
7. Click or to navigate to the next or previous page in the list, respectively.
   OR
   Click or to navigate to the first or last page in the list, respectively.
8. Click **Edit** if you wish to edit the number of columns displayed. You can decide the number of columns to be displayed along with their position using this option.
   OR
   Click **Print** to print the data.
   OR
   Click **Optimize Data** to optimize the data/details displayed among columns.
   OR
   Click **Download** to download the attachments/messages.
   The download screen appears.

Mailbox



9. From the **Download Type** list, select the appropriate download type.
10. Click **Download to** download the details.

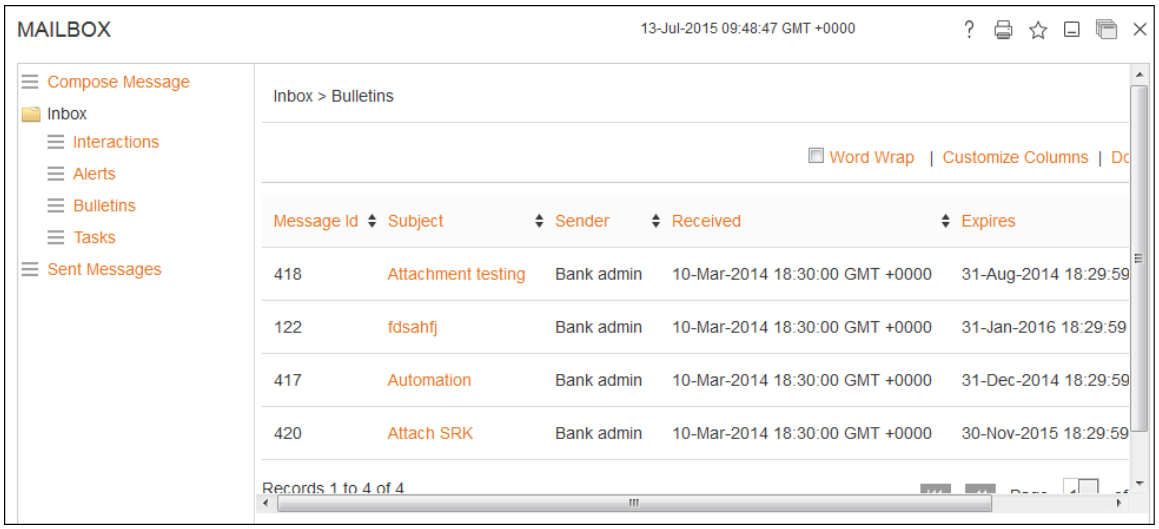
6.1.2 Compose Messages

To communicate with the bank authorities, the Mailbox offers a message sending option. You can write about any problems that you may have faced, errors in the system, transactions that may have not completed and any other issues and address them to the bank. It is a very effective method of communicating with the bank.

To compose a message

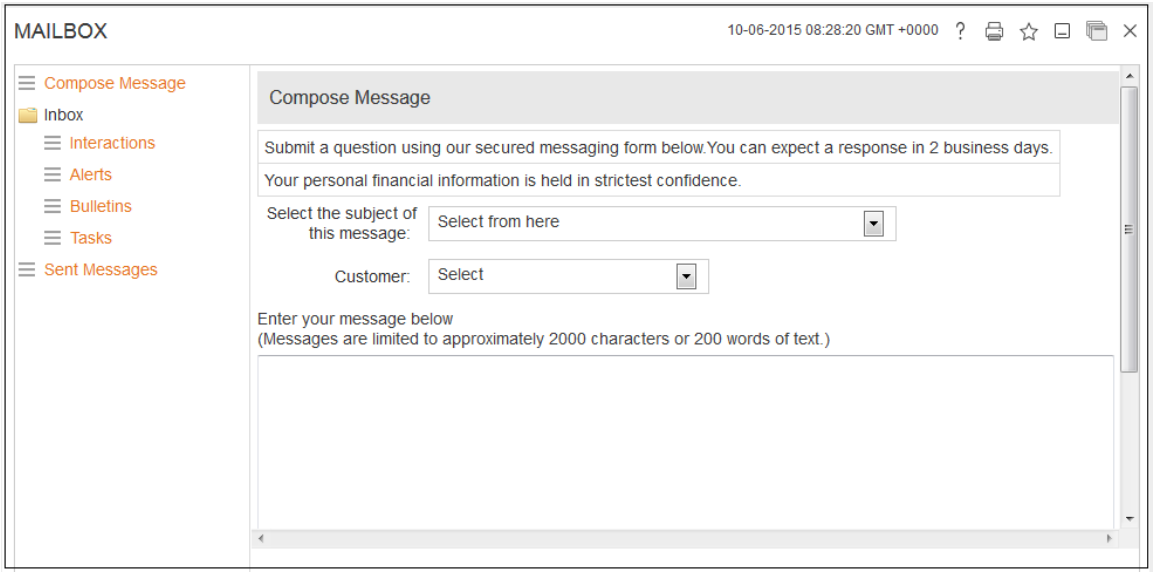
1. From the **Customer Services** menu, select **Mailbox**.
The **Messages** screen appears.

Mailbox



2. Click **Compose Message**.
The **Compose Message** screen appears.

Mailbox



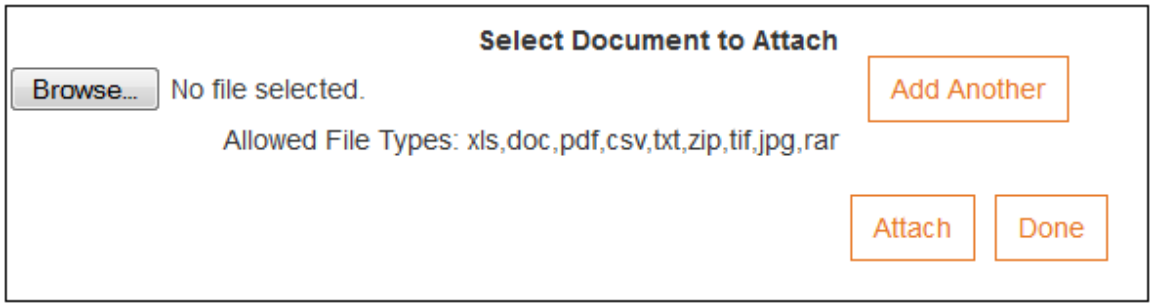
Field Description

Field Name	Description
Select the subject of this message	[Mandatory, Drop-Down] Indicates the subject of the message to be sent.

Field Name	Description
Customer	[Mandatory, Drop-Down] Indicates the customer.

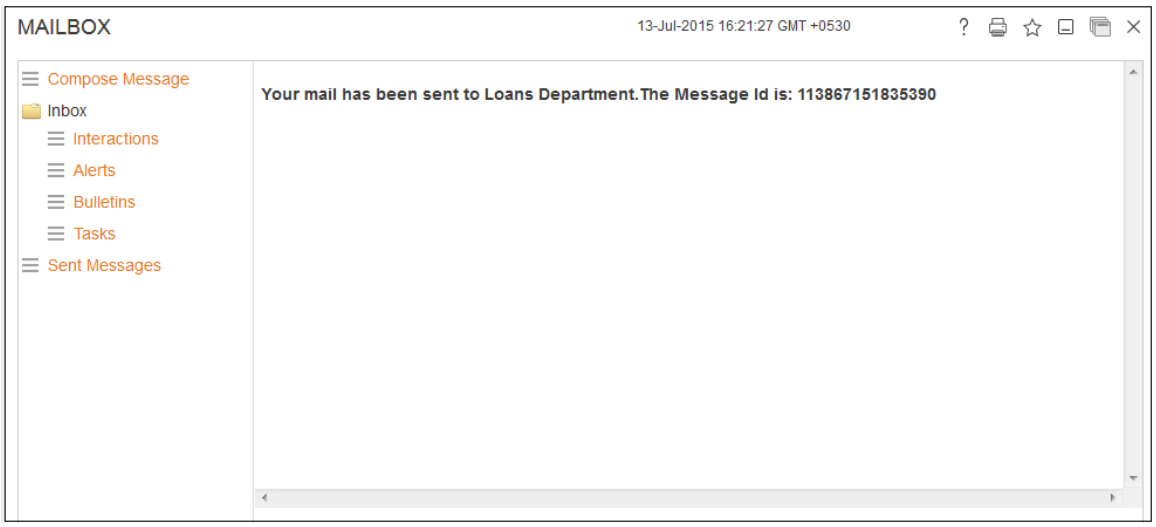
3. In the **Enter your message below** field, enter the message.
4. Click **Add Attachment**.
   The **Select Document to Attach** screen appears.

Select Document to Attach



5. Click **Browse** to attach a file.
6. Click **Attach**.
   The attachment successfully added screen appears.
7. Click **Remove** if you want to remove the attached file.
   OR
   Click **Add Another** to attach more files.
   OR
   Click **Send**.
   The **Confirmation** message screen appears.
8. Click **Done**.
   The **Compose Message** screen appears.

Mailbox Message Compose Confirmation

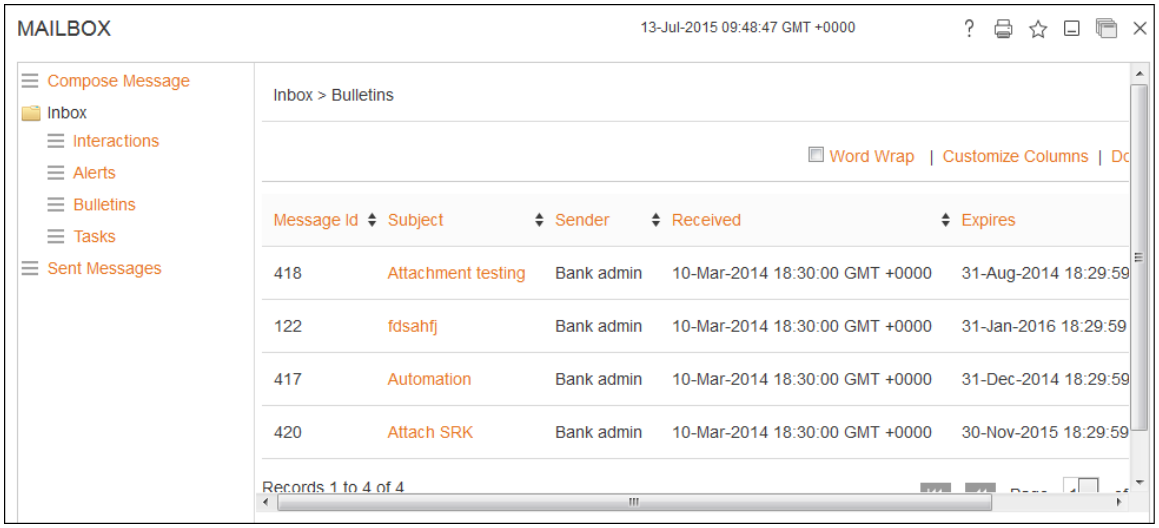


6.1.3 Sent Messages

To view sent messages

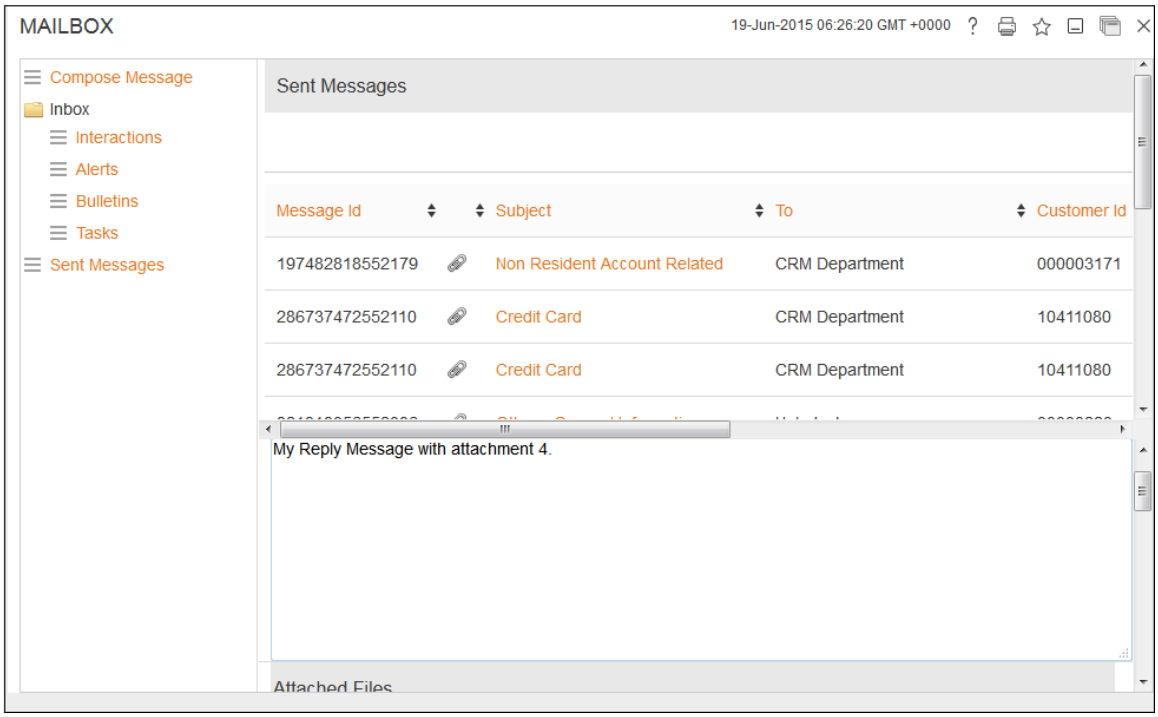
1. From the **Customer Services** menu, select **Mailbox**.
   The **Messages** screen appears.

Mailbox



2. Click the **Sent Messages** link.
   The **Sent Messages** screen appears.

Mailbox



Field Description

Field Name	Description
Message Id	[Display] Displays the system generated Conversation/Message ID.
Subject	[Display] Displays the descriptive synopsis of the message. It also acts as a link to access the message. **Note**: This icon between the **Message ID** and the **Subject** column shows that the message has some attachments.
To	[Display] Displays the name of the receiver to which message has been sent.
Customer ID	[Display] Displays the customer ID.
Sent	[Display] Displays the date on which the message was sent.

Field Name	Description
Expires	[Display] Displays the expiry date for the transaction.

3. Click the **Subject** link to view any sent message.
4. Click the **Forward** link to forward the message.
5. In the **Send a Message** field, enter the message content.
6. Click **Send**.
   The **Confirmation Message** appears.

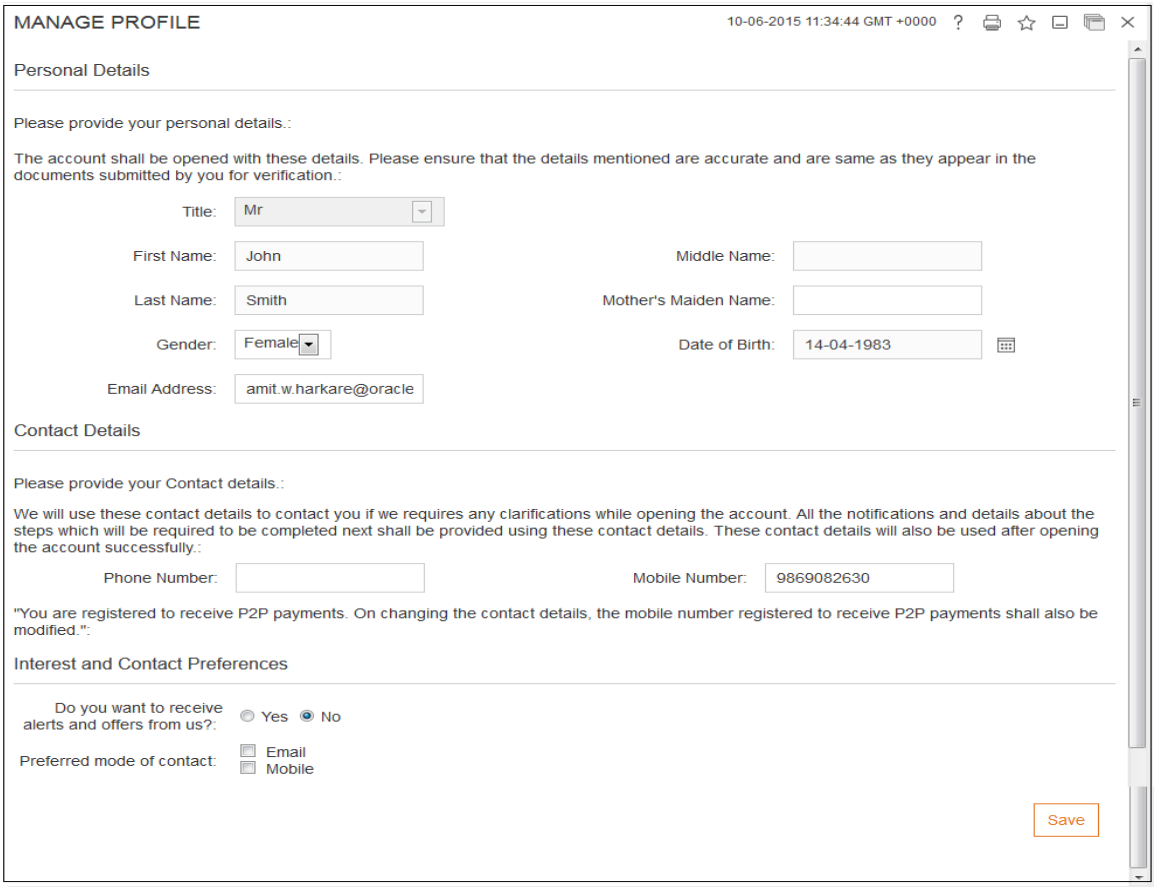
6.2 Manage Profile

Using this option you can update the details of your profile like email address and mobile numbers.

To manage profile

1. From the **Customer Services** menu, select **Manage Profile**.
   The **Manage Profile** screen appears.

Manage Profile


MANAGE PROFILE
10-06-2015 11:34:44 GMT +0000
Personal Details
Please provide your personal details.:
The account shall be opened with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.:
Title:
Mr
First Name:
John
Middle Name:
Last Name:
Smith
Mother's Maiden Name:
Gender:
Female
Date of Birth:
14-04-1983
Email Address:
amit.w.harkare@oracle
Contact Details
Please provide your Contact details.:
We will use these contact details to contact you if we requires any clarifications while opening the account. All the notifications and details about the steps which will be required to be completed next shall be provided using these contact details. These contact details will also be used after opening the account successfully.:
Phone Number:
Mobile Number:
9869082630
"You are registered to receive P2P payments. On changing the contact details, the mobile number registered to receive P2P payments shall also be modified.":
Interest and Contact Preferences
Do you want to receive alerts and offers from us?:
Yes
No
Preferred mode of contact:
Email
Mobile
Save

Field Description

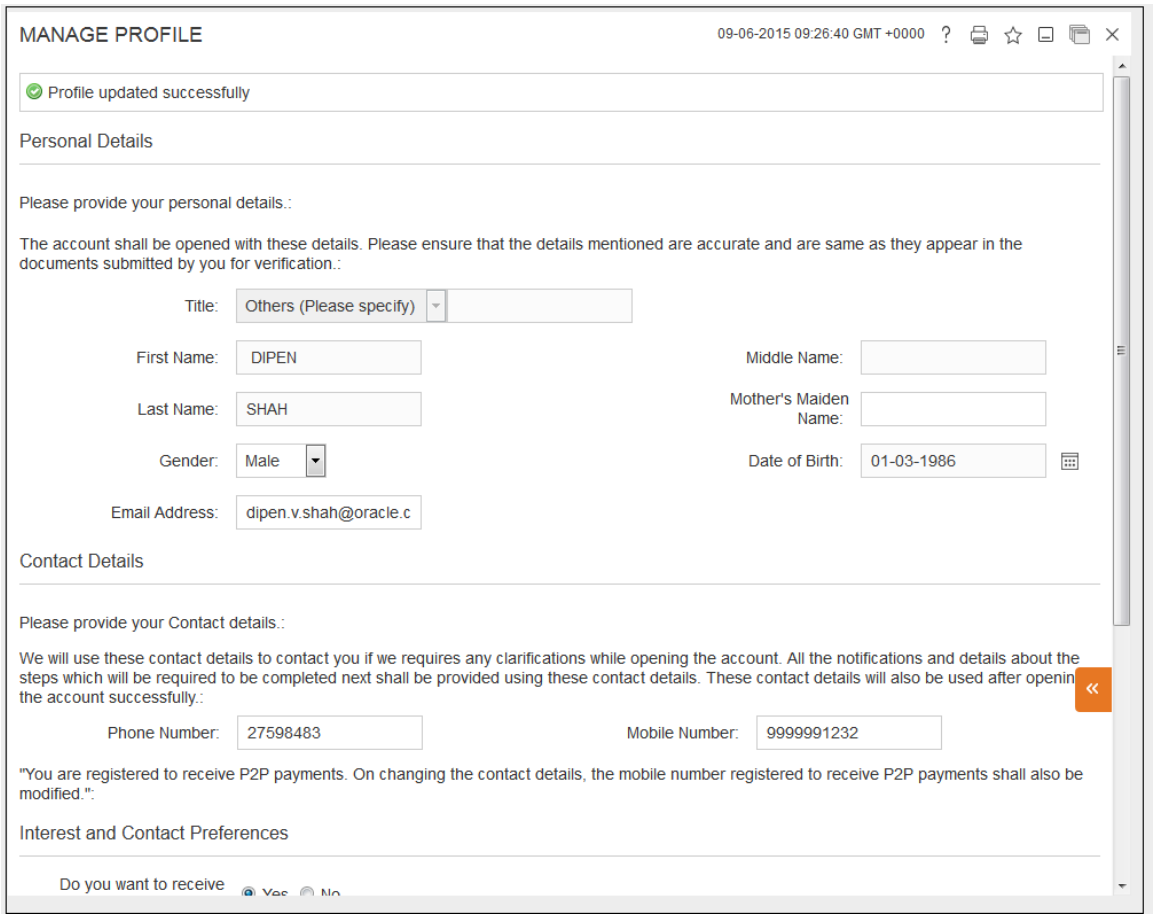
Field Name	Description
Personal Details	
Title	[Display] Displays the account title.
First Name	[Display] Displays the first name that you have entered during account opening.
Middle Name	[Display] Displays the middle name that you have entered during account opening.
Last Name	[Display] Display the last name that you have entered during account opening.
Mother's Maiden Name	[Optional, Alphanumeric, 50] Indicates the mother's maiden name.
Date of Birth	[Display] Displays the date of birth.
Gender	[Optional, Drop-Down] Indicates the gender.
Email Address	[Display] Displays the email address.
Contact Details	
Phone Number	[Display] Displays the phone number you have entered during account opening.
Mobile Number	[Display] Displays the mobile number you have entered during account opening.

Interest and Contact Preferences

Do you want to receive alerts and offers from us?	[Mandatory, Option] Indicates whether you wish to receive alerts and offers from the bank. The options are: • Yes • No **Note**: The interest's options like Vehicle Loan, Credit Cards will be displayed when you select **Yes** option to receive alerts here. Select the respective check boxes of your interest to get alerts for the same.
Preferred mode of contact	[Optional, Check Box] Indicates the preferred mode of contact. The options are: • Email • Mobile
Preferred Time for receiving call	[Optional, Drop-Down] Indicates the preferred time for receiving call from bank.

2. In the **Personal Details** section, enter the appropriate details.
3. In the **Contact Details** section, enter the appropriate contact details.
4. Click **Save**.
   The confirmation screen appears.

Manage Profile Confirm


MANAGE PROFILE
09-06-2015 09:26:40 GMT +0000
Profile updated successfully
Personal Details
Please provide your personal details.:
The account shall be opened with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.:
Title:
Others (Please specify)
First Name:
DIPEN
Middle Name:
Last Name:
SHAH
Mother's Maiden Name:
Gender:
Male
Date of Birth:
01-03-1986
Email Address:
dipen.v.shah@oracle.c
Contact Details
Please provide your Contact details.:
We will use these contact details to contact you if we requires any clarifications while opening the account. All the notifications and details about the steps which will be required to be completed next shall be provided using these contact details. These contact details will also be used after openin the account successfully.:
Phone Number:
27598483
Mobile Number:
9999991232
"You are registered to receive P2P payments. On changing the contact details, the mobile number registered to receive P2P payments shall also be modified.":
Interest and Contact Preferences
Do you want to receive
Yes
No

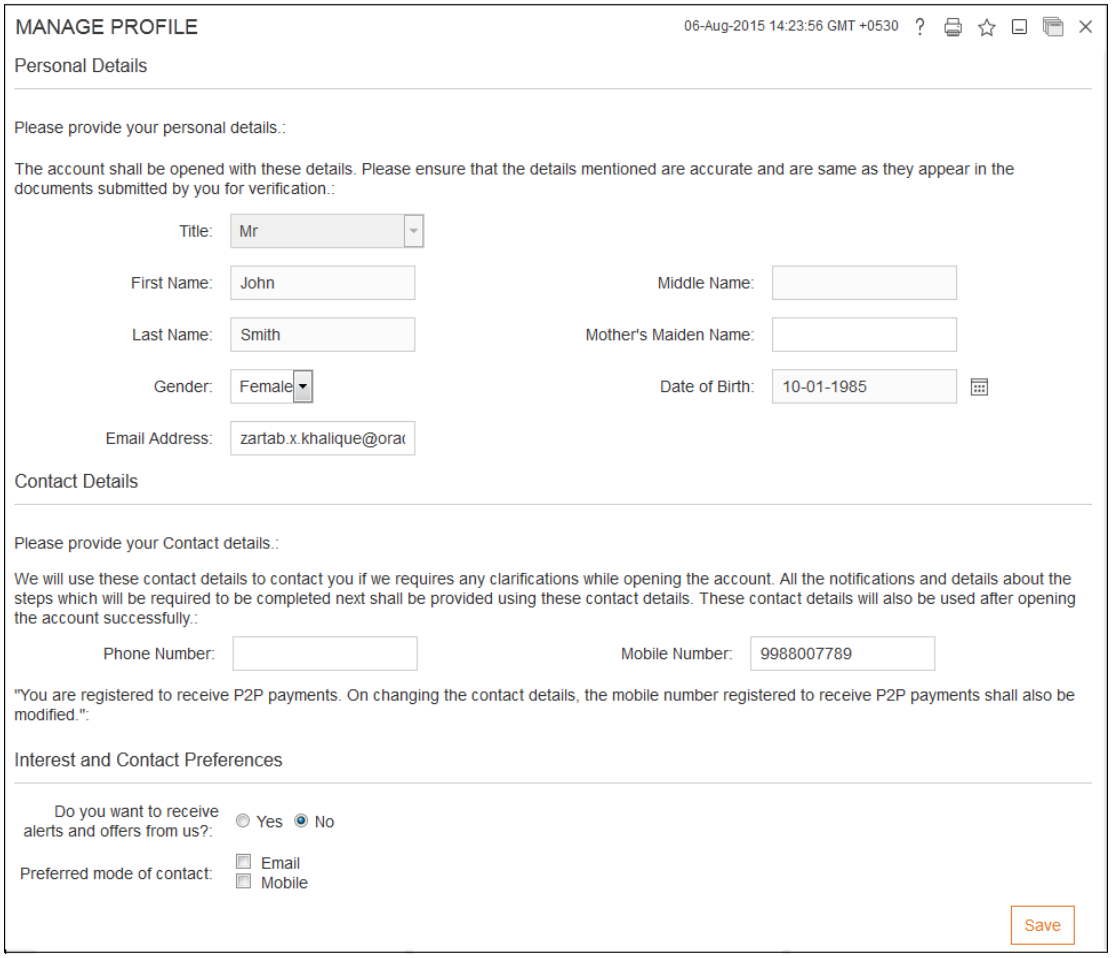
6.3 Manage Profile –(IAM)

Using this option you can update the details of your profile like email address and mobile numbers.

To manage profile

1. From the **Customer Services** menu, select **Manage Profile**.
   The **Manage Profile** screen appears.

Manage Profile


MANAGE PROFILE
06-Aug-2015 14:23:56 GMT +0530
Personal Details
Please provide your personal details.:
The account shall be opened with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.:
Title: Mr
First Name: John
Middle Name:
Last Name: Smith
Mother's Maiden Name:
Gender: Female
Date of Birth: 10-01-1985
Email Address: zartab.x.khalique@ora
Contact Details
Please provide your Contact details.:
We will use these contact details to contact you if we requires any clarifications while opening the account. All the notifications and details about the steps which will be required to be completed next shall be provided using these contact details. These contact details will also be used after opening the account successfully.:
Phone Number:
Mobile Number: 9988007789
"You are registered to receive P2P payments. On changing the contact details, the mobile number registered to receive P2P payments shall also be modified.":
Interest and Contact Preferences
Do you want to receive alerts and offers from us?: Yes No
Preferred mode of contact: Email Mobile
Save

Field Description

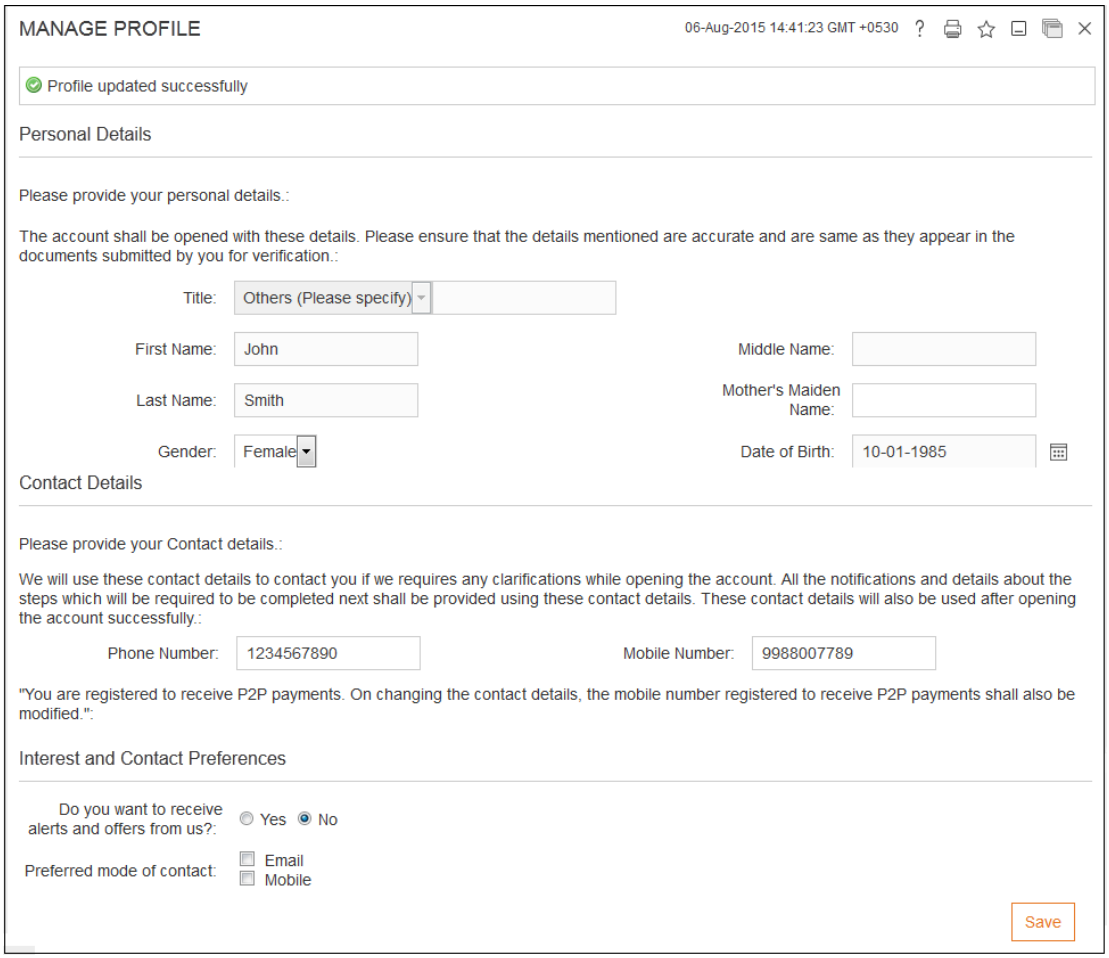
Field Name	Description
Personal Details	
Title	[Display] Displays the account title.
First Name	[Display] Displays the first name that you have entered during account opening.
Middle Name	[Display] Displays the middle name that you have entered during account opening.

Field Name	Description
Last Name	[Display] Display the last name that you have entered during account opening.
Mothers Maiden Name	[Optional, Alphanumeric, 50] Indicates the mother's maiden name.
Date of Birth	[Display] Displays the date of birth.
Gender	[Display] Displays the gender.
Email Address	[Display] Displays the email address.
Contact Details	
Phone Number	[Display] Displays the phone number you have entered during account opening.
Mobile Number	[Display] Displays the mobile number you have entered during account opening.
Interest and Contact Preferences	
Do you want to receive alerts from us	[Mandatory, Option] Indicates whether you wish to receive alerts and offers from the bank. The options are: • Yes • No **Note**: The interest options like Vehicle Loan, Credit Cards will be displayed when you select **Yes** option to receive alerts here. Select the respective check boxes of your interest to get alerts for the same.

Field Name	Description
Your Interests	[Conditional, Check Boxes] Indicates you to select the products and service offered by the bank for which you want to receive offers and alerts. This field appears, if you select **Yes** option from the **Do you want to receive alerts from us** list.
Preferred mode of contact	[Optional, Check Box] Indicates the preferred mode of contact. The options are: • Email • Mobile
Preferred Time for receiving call	[Conditional, Drop-Down] Indicates the preferred time for receiving call from bank This field appears, if you select **Mobile** option from the **Preferred Mode of Contact** list.

2. In the **Personal Details** section, enter the appropriate details.
3. In the **Contact Details** section, enter the appropriate contact details.
4. Click **Save**.
   The confirmation screen appears.
   OR
   Click **FConnect** to add social media profile.
   The **Facebook Login** screen appears.

Manage Profile Confirm


MANAGE PROFILE
06-Aug-2015 14:41:23 GMT +0530
Profile updated successfully
Personal Details
Please provide your personal details.:
The account shall be opened with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.:
Title:
Others (Please specify)
First Name:
John
Middle Name:
Last Name:
Smith
Mother's Maiden Name:
Gender:
Female
Date of Birth:
10-01-1985
Contact Details
Please provide your Contact details.:
We will use these contact details to contact you if we requires any clarifications while opening the account. All the notifications and details about the steps which will be required to be completed next shall be provided using these contact details. These contact details will also be used after opening the account successfully.:
Phone Number:
1234567890
Mobile Number:
9988007789
"You are registered to receive P2P payments. On changing the contact details, the mobile number registered to receive P2P payments shall also be modified.":
Interest and Contact Preferences
Do you want to receive alerts and offers from us?:
Yes
No
Preferred mode of contact:
Email
Mobile
Save

6.4 Notifications

This group of widgets displays notifications that are generated for the user. These widgets are present at the top right corner of the dashboard.

The widgets for notifications include:

- **Inbox**: This widget displays Mails and Bulletins
- **Alerts**: This widget displays Alerts & Tasks

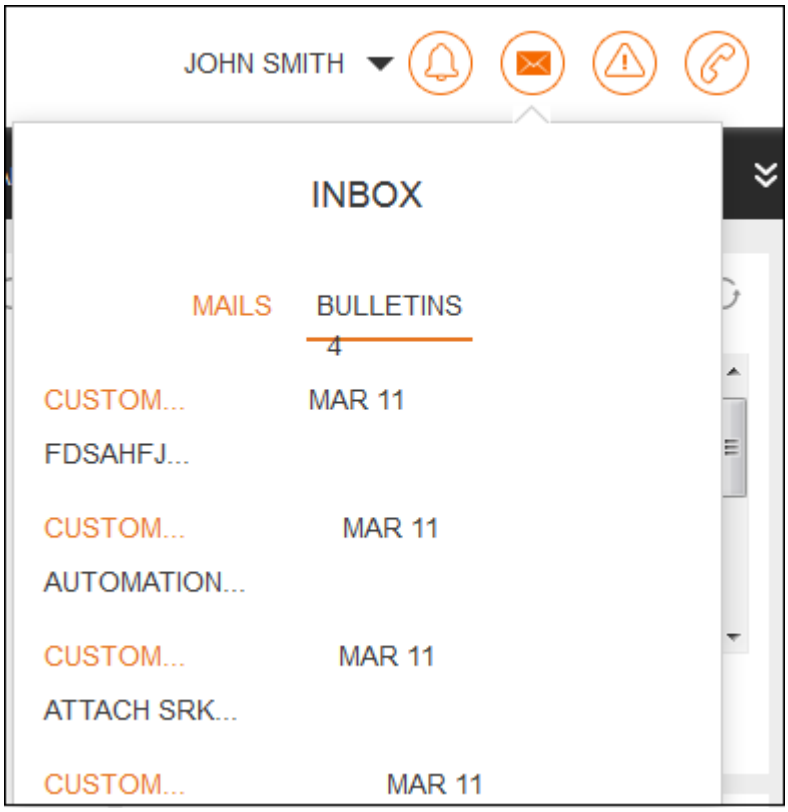
There are links provided on the subject/title of each Alert, Message and Bulletin. On clicking on a link, the mailbox will be displayed with details of that alert, message or bulletin.

Widget – Inbox

To view mail notifications

1. Click **Mails** to view the unread mails.
   OR
   Click **Bulletins** to view the unread bulletins.

Inbox



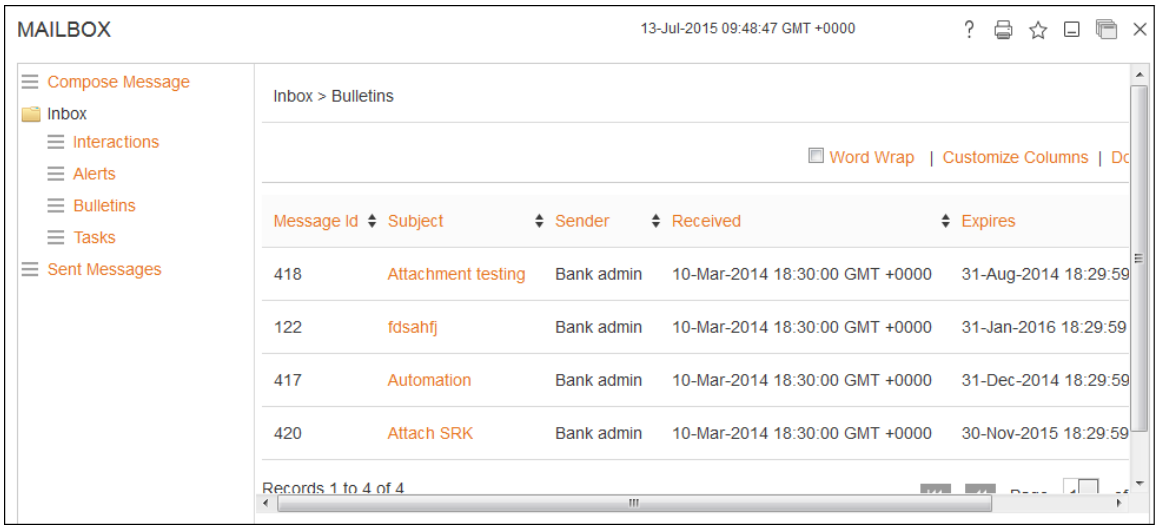
2. Click any unread mail or bulletin in the Inbox widget.
   The mail or bulletin in **Mailbox** screen appears.

Widget – Alerts

To view alert notifications

3. Click **Alerts** to view the unread alerts.
   OR
   Click **Tasks** to view the unread tasks.
4. Click any unread alert or task in the **Alerts** widget.
   The alert or task in **Mailbox** screen appears.

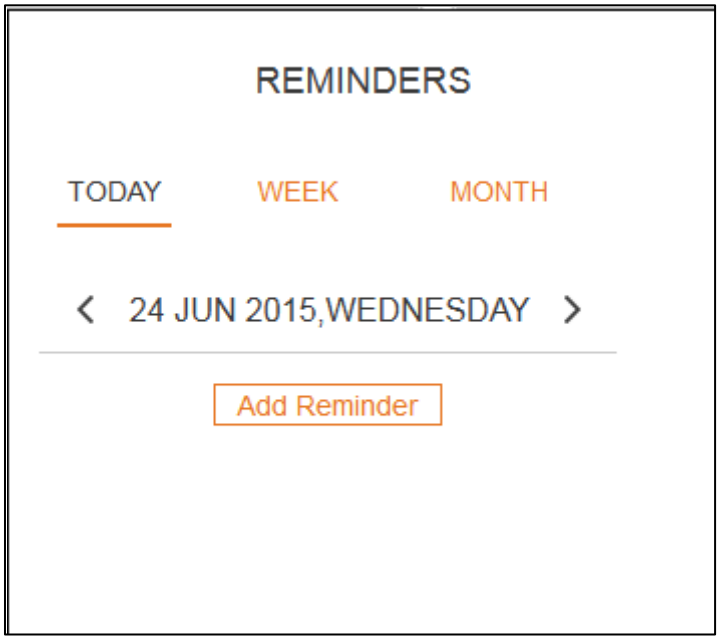
Mailbox



6.5 Reminders

This widget displays any reminders that you have created in the system for the current day, or for upcoming weeks or months. This widget is present at the top right corner of the dashboard.

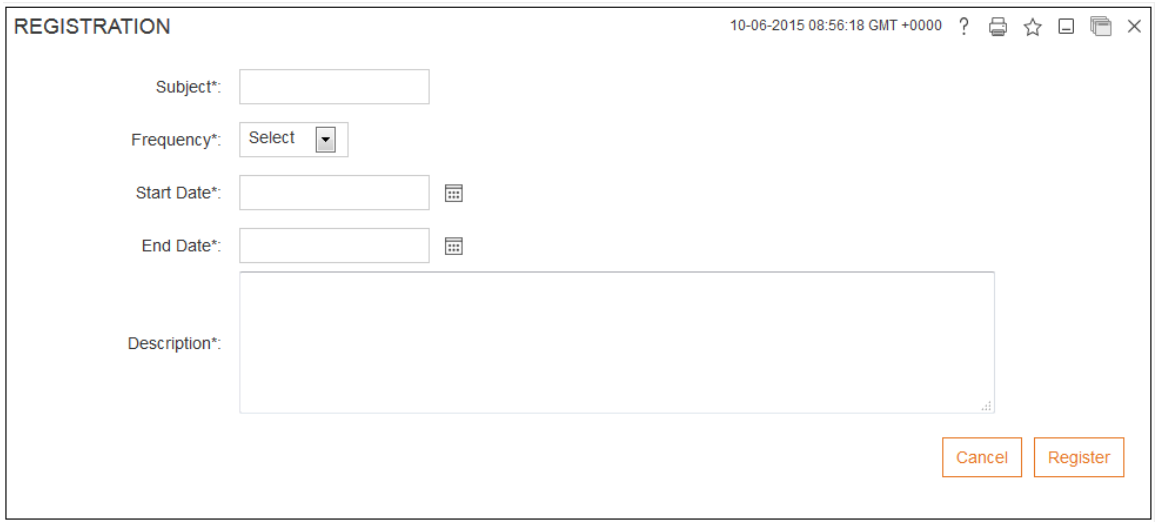
Widget- Reminders



To view the reminders

1. Click **Today** to view the unread reminders for the current day.
   OR
   Click **Week** to view the unread reminders for the current week.
   OR
   Click **Month** to view the unread reminders for the current month.
2. Click **Dismiss** to close a read reminder and then click **OK**.
3. Click **Add Reminder** to add a reminder from the widget.
   The **Registration** screen to register for new reminders appears.

Registration



Note: For more information about **Reminders**, see Customer Services User Manual.

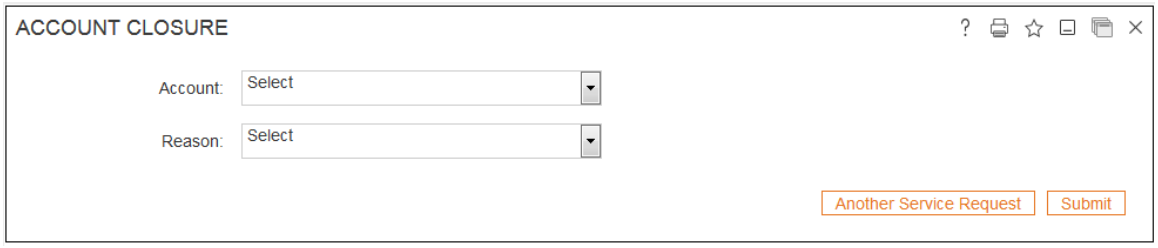
6.6 Account Closure

Using this option you can raise a request for account closure.

To register a service request for account closure

1. From the **Select Transaction** list, select the **Account Closure** option.
2. Click **Submit**.
   The **Account Closure** screen appears.

Account Closure



Field Description

Field Name	Description
Account	[Mandatory, Drop-Down] Indicates the account number.

Field Name	Description
Reason	[Mandatory, Drop-Down] Indicates the account closure reason.

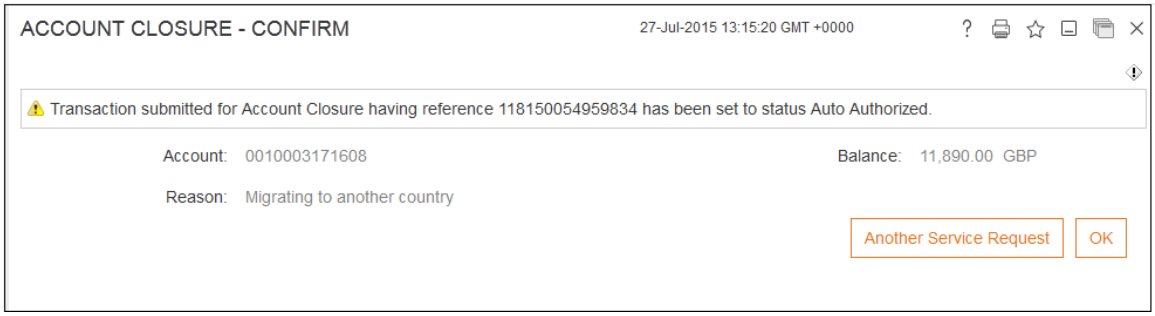
3. From the **Account** list, select the account number to be closed.
4. From the **Reason** list, select the account closure reason.
5. Click **Submit.**
   The Account Closure - Verify screen appears.
   OR
   Click the **Another Service Request to raise another request.**
   The **Service Request** screen appears.

Account Closure - Verify

ACCOUNT CLOSURE - VERIFY
27-Jul-2015 13:15:08 GMT +0000
Account: 0010003171608
Balance: 11,890.00 GBP
Reason: Migrating to another country
Back
Confirm
MESSAGES
Transaction will be stored in Release queue after final authorisation. Bank Administrator need to release the transaction to process it.

6. Click **Confirm**.
   The **Account Closure - Confirm** screen appears.
   OR
   Click **Back** to modify the closure details.
   The Account Closure screen appears.

Account Closure - Confirm


ACCOUNT CLOSURE - CONFIRM
27-Jul-2015 13:15:20 GMT +0000
Transaction submitted for Account Closure having reference 118150054959834 has been set to status Auto Authorized.
Account: 0010003171608
Balance: 11,890.00 GBP
Reason: Migrating to another country
Another Service Request
OK

7. Click OK.
   The **Another Account Closure Service Request** screen appears.
   OR
   Click Another Service Request.
   The **New Service Request** screen appears.

6.7 Alert Registration

The alert system is designed to notify customers whenever certain events take place. The configured email ID or the mobile number of the respective account holder is used to send an alert.

The alert can be sent by the following three methods:

- Email
- SMS
- On-Screen

The alert types are:

- **Default Alerts**

  The default alerts are sent by the system and are not available for the subscription.

- **Interactive Alerts**

  The interactive alerts are sent from the system with the provision of the required options to complete the activity.

- **Subscribed Alerts**

  The alerts that can be subscribed for and that are configured as on screen alerts, are displayed on the screen - in the Notifications widget on dashboard and in Mailbox - if they have been subscribed for, to be delivered either thought email, SMS or both.

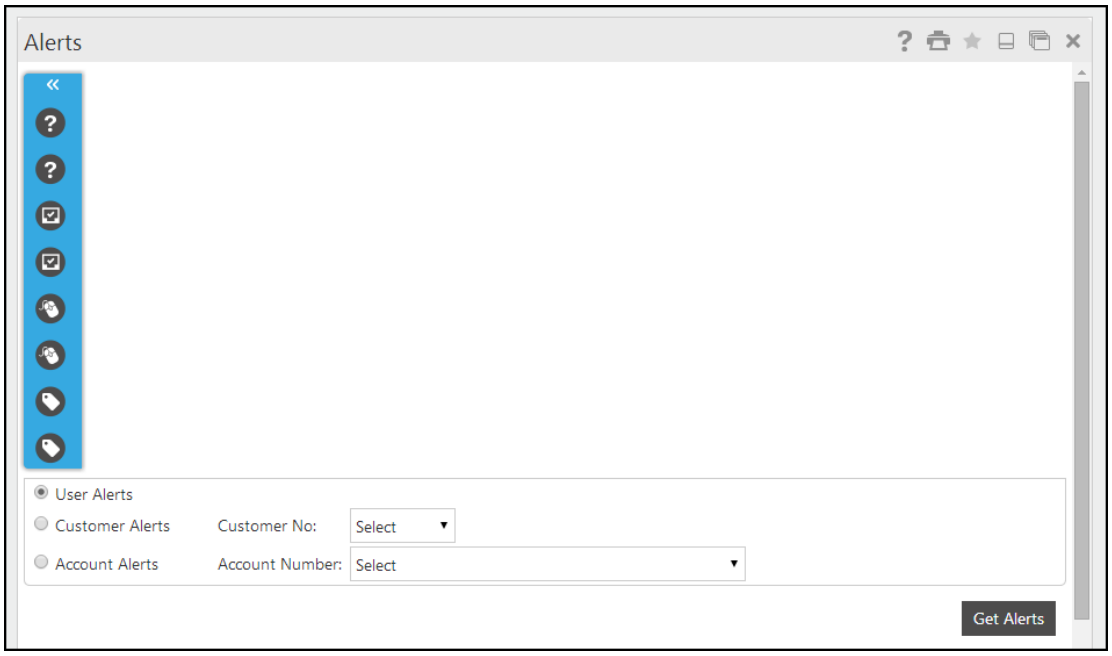
  The subscribed alert types are:

- User Level Alerts
- Customer Level Alerts
- Account Level Alerts

To register for alerts

1. From the **Customer Services** menu, select **Alerts**.
   The **Alerts** screen appears.

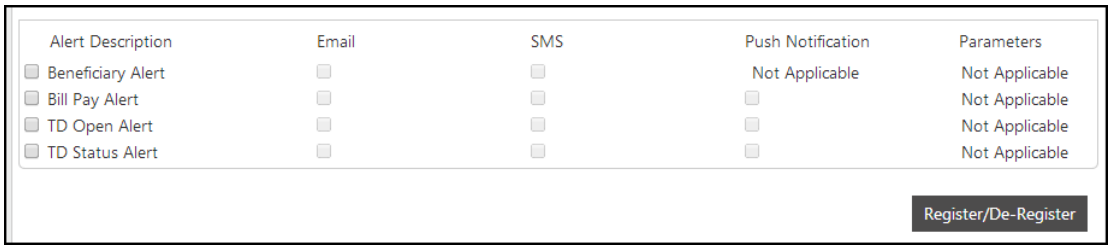
Alerts



Field Description

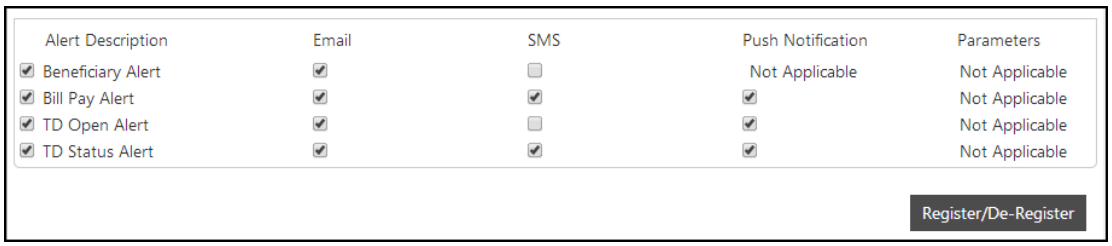
Field Name	Description
Alert Type	[Optional, Option] Indicates the alert type. The alert types are: • User Alerts • Customer Alerts • Account Alerts
Customer No.	[Optional, Drop-Down] Indicates the **customer number**.
Account Number	[Optional, Drop-Down] Indicates the account number.

Alert Registration



2. To enable the alert facility, select the appropriate **Alert Description** check box.

Selected Alerts

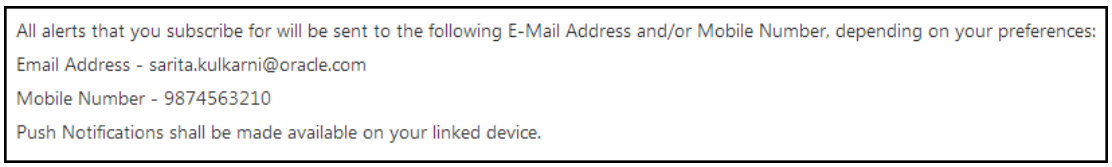


Column Description

Column Name	Description
Alert Description	[Optional, Check Box] Indicates whether alert facility is available for the account.
Email	[Optional, Check Box] Indicates whether email alert facility is available for the account.
SMS	[Optional, Check Box] Indicates whether SMS alert facility is available for the account.
Push Notification	[Optional, Check Box] Indicates whether push notification facility is available for the account.

3. Click **Register/De-Register**.
The below screen appears with success message.

Success Message


All alerts that you subscribe for will be sent to the following E-Mail Address and/or Mobile Number, depending on your preferences:
Email Address - sarita.kulkarni@oracle.com
Mobile Number - 9874563210
Push Notifications shall be made available on your linked device.

7. Customer Services – Security

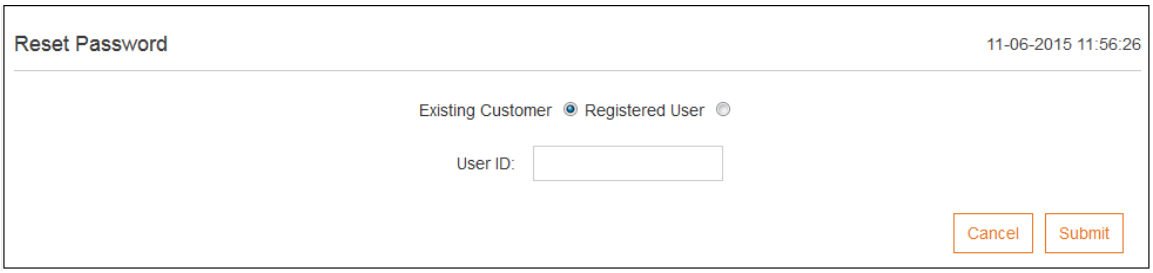
7.1 Change Password

A user can reset a password using **Forgot Password** link available on the screen.

To reset the password

1. Click the **Forgot Password?** link in the log in screen.
The **Reset Password** screen appears.

Reset Password



Field Description

Field Name	Description

It is mandatory to select either **Existing Customer** or **Registered User** option.

Existing Customer [Optional, Option]
Indicates the existing customer.

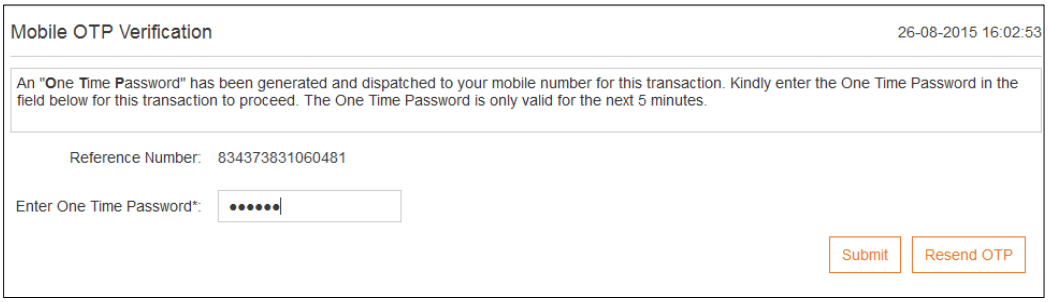
Registered User [Optional, Option]
Indicates the registered user.

User ID [Conditional, Alphanumeric, 20]
Indicates the user ID.
To enable this field, select the **Existing Customer** option.

Email Address [Conditional, Alphanumeric, 255]
Indicates the email ID the registered user.
To enable this field, select the **Registered User** option.

2. Click **Submit**.
The **Mobile OTP Verification** screen appears.

Mobile OTP Verification

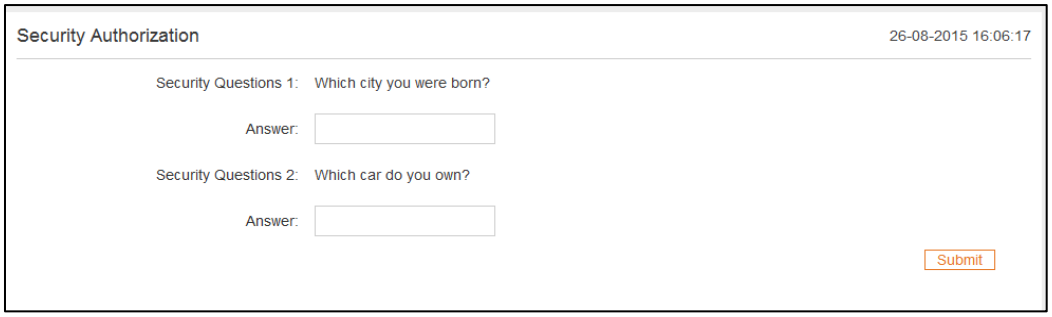

Mobile OTP Verification
26-08-2015 16:02:53
An "One Time Password" has been generated and dispatched to your mobile number for this transaction. Kindly enter the One Time Password in the field below for this transaction to proceed. The One Time Password is only valid for the next 5 minutes.
Reference Number: 834373831060481
Enter One Time Password*:
Submit
Resend OTP

Field Description

Field Name	Description
Reference Number	[Display] Displays the reference number.
Enter One Time Password	[Mandatory, Alphanumeric, 50] Indicates the one time password that you receive on the registered mobile number.

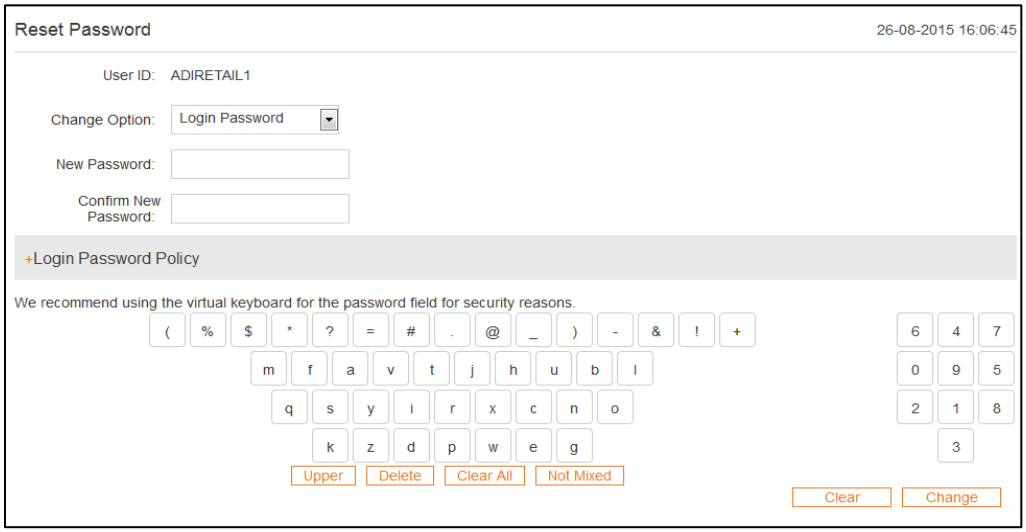
3. Click **Submit**.
The **Security Authorization** screen appears.

Security Authorization



4. In **Answer** field, enter appropriate answer to the respective question.
5. Click **Submit**.
The **Reset Password** screen appears.

Reset Password


Reset Password
26-08-2015 16:06:45
User ID: ADIRETAIL1
Change Option: Login Password
New Password:
Confirm New Password:
+Login Password Policy
We recommend using the virtual keyboard for the password field for security reasons.
(% $ * ? = # . @ _) - & ! +
m f a v t j h u b l
q s y i r x c n o
k z d p w e g
Upper Delete Clear All Not Mixed
6 4 7
0 9 5
2 1 8
3
Clear Change

6. In the **Change Password** section, enter the password in the **New Password** field.
7. Click **Submit**.
   The success message appears on the screen.

Field Description

Field Name	Description
Change Password	
New Password	[Mandatory, Alphanumeric, 20] Indicates the new password.
Confirm New Password	[Mandatory, Alphanumeric, 20] Indicates to confirm the password.
Change Transaction Password	
New Password	[Mandatory, Alphanumeric, 20] Indicates the modified password.
Confirm New Password	[Mandatory, Alphanumeric, 20] Indicates to confirm the modified password.

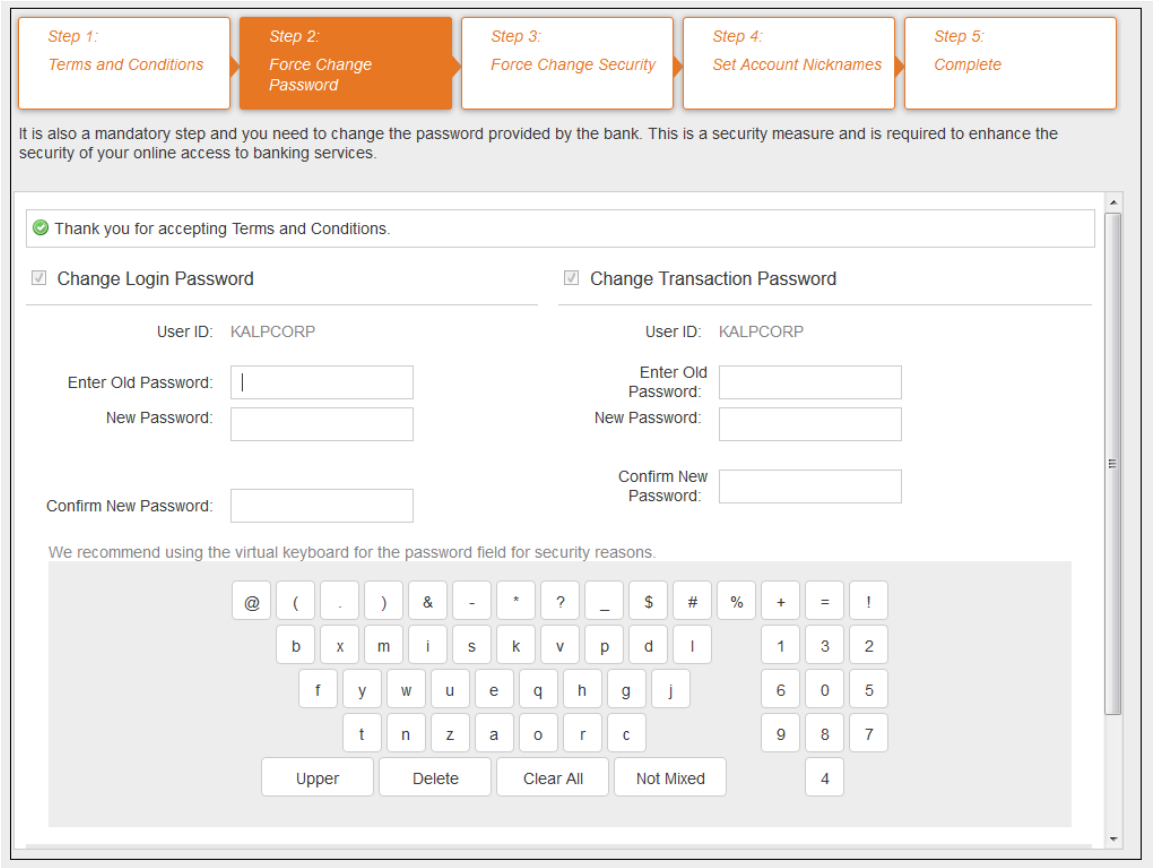
7.2 Force Change Password

During login, a first time user should be forced to change the initial login password and the transaction password (if configured) provided by the bank. The force change password will also be applicable when the password of the user has been reset by the bank administrator.

To change a password

1. Logon to the **Internet Banking Application** through new **User ID** and the **Password**. The **Force Change Password** screen appears.

Force Change Password


Step 1: Terms and Conditions
Step 2: Force Change Password
Step 3: Force Change Security
Step 4: Set Account Nicknames
Step 5: Complete
It is also a mandatory step and you need to change the password provided by the bank. This is a security measure and is required to enhance the security of your online access to banking services.
Thank you for accepting Terms and Conditions.
Change Login Password
User ID: KALPCORP
Enter Old Password:
New Password:
Confirm New Password:
Change Transaction Password
User ID: KALPCORP
Enter Old Password:
New Password:
Confirm New Password:
We recommend using the virtual keyboard for the password field for security reasons.
Upper
Delete
Clear All
Not Mixed

-

Field Description

Field Name	Description
Change Login Password	
User ID	[Display] Displays the user Id.
Existing Password	[Mandatory, Alphanumeric, 18] Indicates the old password.

Field Name	Description
New Password	[Mandatory, Alphanumeric, 18] Indicates the new password. The password strength is displayed on entering the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Indicates the new password to confirm.
Change Transaction Password	
User ID	[Display] Displays the user Id.
Existing Password	[Mandatory, Alphanumeric, 18] Indicates the old password.
New Password	[Mandatory, Alphanumeric, 18] Indicates the new password. The password strength is displayed on entering the new password.
Confirm New Password	[Mandatory, Alphanumeric, 18] Indicates the new password to confirm.
Use Virtual Keyboard	[Optional, Check Box] Indicates whether the user is entering the password by using virtual keyboard.
Click here to enter by hovering	[Optional, Check Box] Indicates whether the user is entering the password by moving the mouse over the security keyboard characters without clicking on any of the keys.

2. In the **Enter Old Password** field, enter the old password.
3. In the **New Password** field, enter the new password.
4. In the **Confirm New Password** field, re-enter the new password to confirm.
5. Repeat the steps from 2 to 4 for **Change Transaction Password**.
6. Click **Change**.
   The **Home/Landing screen**.
   OR
   Click **Clear** to clear the data in the fields.

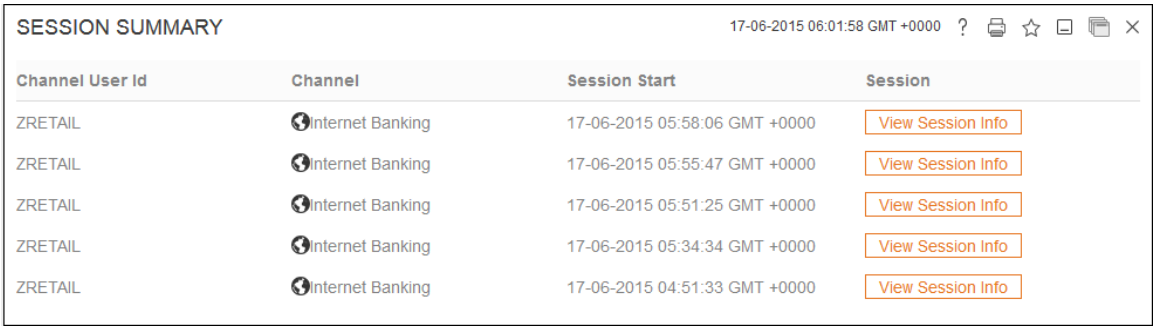
7.3 Session Summary

This option allows the user to track activity details of last five logins. The user can view the entire session summary of the previous five log sessions, and transactions carried out in each session along with the transactions' status and time.

To view user session

1. Set the **Session Summary** transaction as widgets to be displayed in dashboard using the **Dashboard Widget Management** screen.
The **Session Summary** appears.

View User Session



Note: Please refer Dashboard Widget Management transaction to display the widget in the dashboard.

2. Click .
The **View User Session** screen appears.

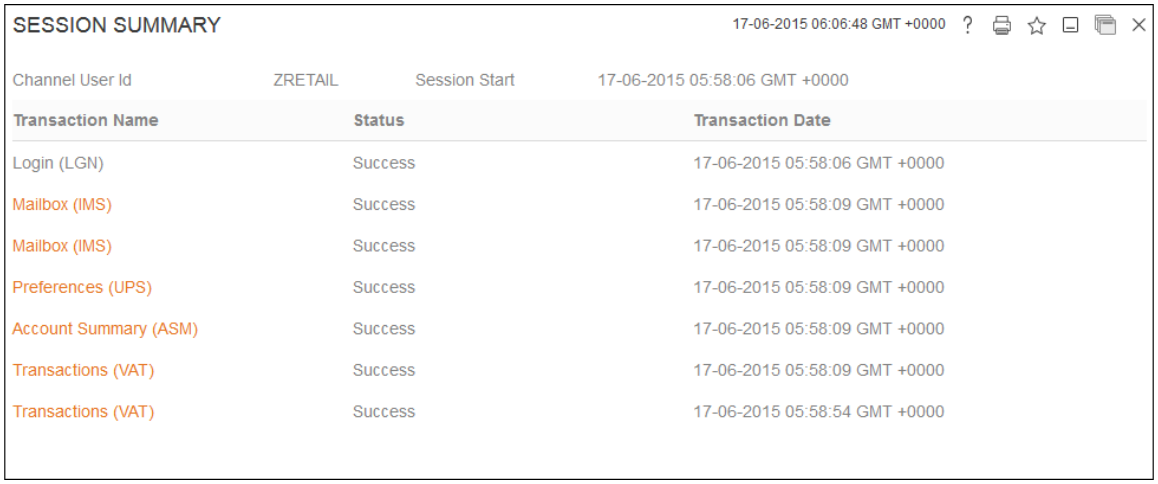
Session Summary

Column Description

Column Name	Description
Channel User Id	[Display] Displays the channel user IDs accessed during the session.
Channel	[Display] Displays the channel accessed during the session.
Session Start	[Display] Displays the date and time of access.

3. Click to view the list of transactions done for the session specified.
The **Session Summary** screen appears.

Session Summary



Field Description

Field Name	Description
Channel User Id	[Display] Displays the channel user ID accessed during the session.
Session Start	[Display] Displays the date and time of access.
Transaction Name	[Display] Displays the name of the transaction performed.
Status	[Display] Displays the status of the transaction.
Transaction Date	[Display] Displays the date and time of the transaction.

4. Click **Back** to navigate to the previous screen.